



National Association
of Federal Retirees
Association nationale
des retraités fédéraux

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THE VOICE OF FEDERAL RETIREES

Sage



Digging the family roots

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Surging seas in Atlantic Canada

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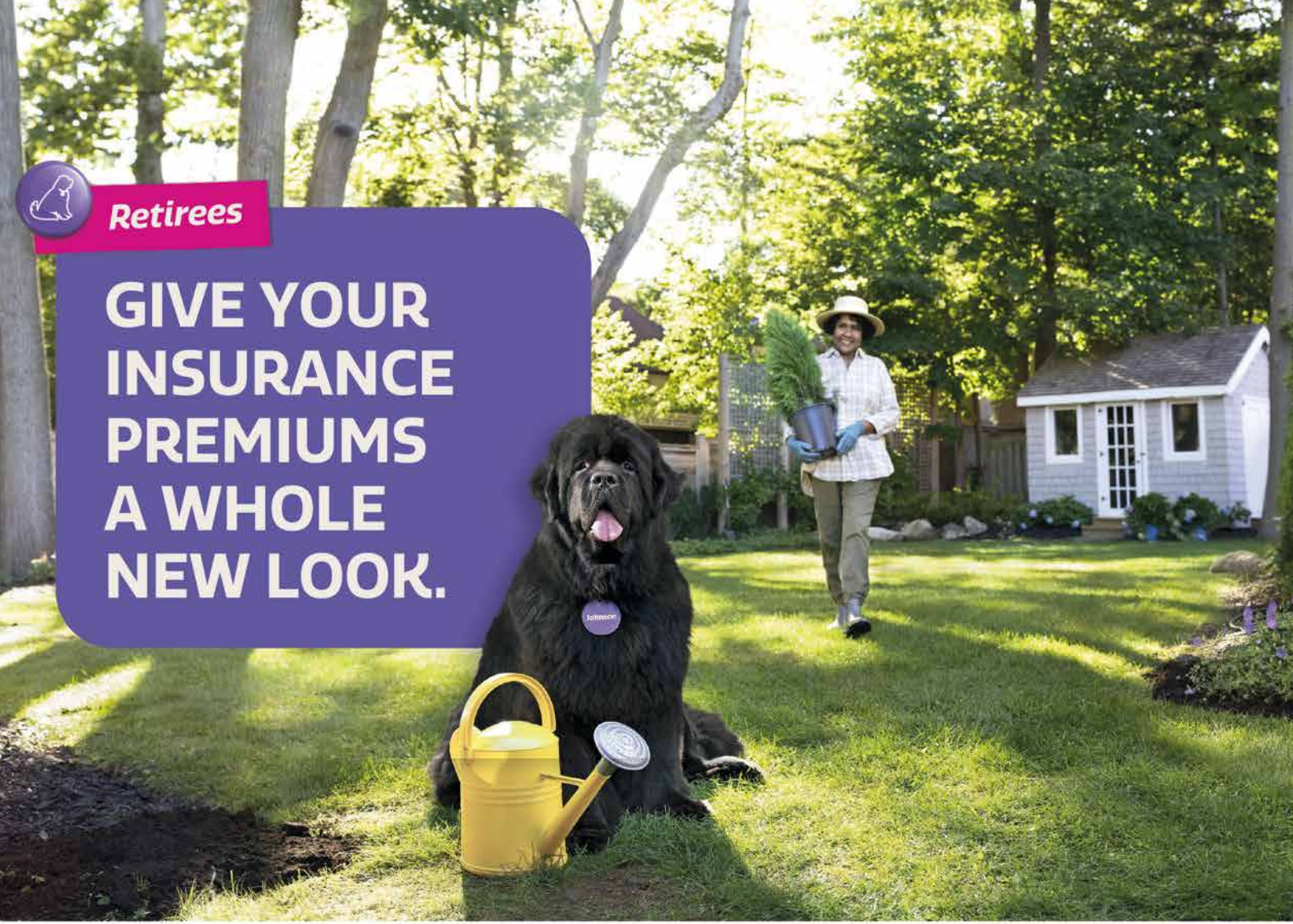
Tips for eating as we age

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SCAN



National Association of Federal Retirees Association nationale des retraités fédéraux





The year in review

As 2023 dawns, we look back at the accomplishments seen by the Association in 2022.

BY ROY GOODALL

The year 2022 was a busy one with significant accomplishments despite all the COVID roadblocks. The election of a new president during the annual meeting of members in June resulted in a special meeting of members in September to elect a new vice-president, which in turn resulted in a new director being appointed by the board to fill a vacant director position in the Ottawa area. With that appointment, half of your national board of directors changed this year.

The Public Service Health Care Plan negotiations undertaken by Jean-Guy Soulière and our national office advocacy team were concluded in late June, agreed to in late July and approved by Treasury Board in late September. The plan's renewal comes into effect on July 1, 2023.

Your national board of directors, your district and most, if not all, branch boards returned to their pre-COVID physical meeting formats. Branches also resumed in-person quarterly meetings and the Central Okanagan Branch held its 50th anniversary celebration event in October.

Virtually all branches responded to the association's branch core functions survey conducted in the summer. The data was first analyzed and presented to the board by Abacus Data in early October. The data was further refined by the national staff and presented to the board during its December quarterly meeting. The committee on branch financing, created at a special meeting of members in September 2021, was briefed by Abacus in mid-October. This committee is on track to present a

revised branch funding model to the annual meeting of members in 2023.

In 2023, your board will focus on association and community advocacy issues, diversity self-disclosure to facilitate board nominations for government appointments and updating the Association's strategic plan.

The board will strive to become the umbrella organization for seniors' issues. The Association will also be celebrating its 60th anniversary with a plethora of advocacy activities celebrating our accomplishments and providing a vision of where we are going.

I wish you and yours a happy and safe holiday season and all the best for 2023. ■

Roy Goodall is president of the National Association of Federal Retirees.

Dear Sage

Note that letters have been edited for grammar and length.

Dear Sage,

Thank you for your recent article about medical assistance in dying (MAiD). We wanted to send you an update. As of March 2021, a patient approved for MAiD — where their death is reasonably foreseeable and their MAiD provision date is set — can invoke a waiver of final consent. This allows them to receive it on or before their chosen date even if they do not have the capacity to consent at the time of the procedure. This would be based on a signed and dated agreement with their provider. This amendment is named after Audrey Parker, a Nova Scotia woman forced to access MAiD earlier than she would have liked because she was afraid that she would lose capacity and not be able to provide consent at the time of the MAiD procedure.

Sarah Dobec
Communications specialist
Dying with Dignity Canada

Dear Sage,

Thanks to Marg Bruineman for the article titled "Dying with Dignity." I am very impressed with the quality and accuracy of the information contained in this article.

Roger Bergeron, former Mauricie branch president and volunteer

Dear Sage,

The article "Dying with Dignity" makes MAiD sound so reasonable and almost



normal. But didn't we go down that slippery path a few years ago? In fact, I would say we've gone right over the cliff. The initial class of "candidates for killing" was soon expanded to include dying and disabled Canadians. Those with mental illness will be added March 17, 2023.

Masquerading under the euphemism of MAiD, the government claims euthanasia is about "helping" people die with "dignity" and "compassion." But MAiD is actually a murderous, population-reducing, cost-cutting scheme and a pathetic substitute for compassionate, life-affirming health care. Even the World Medical Association denounces it as unethical.

Geoff Kennedy, Chetwynd, B.C.

Dear Sage,

I wish to commend the Sage team for producing an excellent set of articles in the fall 2022 issue, particularly the piece titled "A double threat." While I was conscious of the challenges that climate change has brought to northern communities, the severity of the consequences was alarmingly articulated in the article. The writer did a superb job in gathering testimonials from frontline

researchers who have lived and worked in the High Arctic and SubArctic region. If climate change has brought about inconvenience to residents in Southern Canada, the impact of climate change threatens the survival of our fellow citizens in the North.

Thank you, Sage, for being the voice of what truly matters.

Sen Wang, Surrey, B.C.

Dear Sage,

I read the Fall 2022 article entitled "A double threat," which talks about how climate change is already having a huge impact on us, only to find on page 25 an advertisement for travel to 160 destinations around the world. I understand that many enjoy travelling, but should we not be starting to change our mindset? According to a recently published study, tourism worldwide produces eight per cent of the pollution that affects us. I see many articles on the subject, but almost nothing is changing. There are fewer and fewer small cars, larger houses and more travel. We need to start trimming the fat. Should you not start promoting this as an association? It would be better to lose a little now than much more later, perhaps in the not-so-distant future.

Jacques Roy, Saint-Philippe, Que

CORRECTIONS

- In the English version of fall Sage, we erred in the cover headline. Maryse Carmichael is, in fact, the world's first woman jet demo team pilot.
- On page 36, we misidentified a man pictured with Jagmeet Singh. In fact, it was Ian Sanderson, a board member and secretary of the Vancouver branch (BC08).



Keep those letters and emails coming.

Our mailing address is: National Association of Federal Retirees, 865 Shefford Road, Ottawa, ON, K1J 1H9
Or you can email us at: sage@federalretirees.ca

Getting things done

Federal Retirees is the authoritative voice for retirees in the country. **BY ANTHONY PIZZINO**

As we approach the end of 2022, I'd like to share some thoughts from the CEO's chair on our strengths as an organization and how I hope to leverage those strengths to do even more for our members and for seniors in general in the years to come.

As an association, we have robust membership numbers — nearly 170,000 members at last count — and we are coming through COVID having weathered the downturns surprisingly well. It's a testament to the work we do. You, our faithful members, know we are an important voice of retirees, particularly when it comes to communicating with the federal government, and we have proven time and time again that the government listens when we speak.

A case in point is 2022's successful renewal of the Public Service Health Care Plan (PSHCP). Our top-notch professional staff members, together with elected Association representatives, negotiated hard on your behalf to bring about the best plan they could and there are many improvements, all of them in areas members specifically noted in our comprehensive pre-negotiation membership surveys on the renewal.

You named vision care, the elimination of barriers for more members to access physiotherapy and massage therapy, better paramedical and hearing aid coverage, improvements to hospital coverage and emergency travel benefit enhancements. Our team delivered on all of the above. The new plan will take effect on July 1, 2023, when Canada Life

takes over from Sun Life as the plan administrator. It will have a \$400 vision care benefit every two years, up from \$275. The yearly amounts for massage, osteopathy, naturopathy and chiroprapist/podiatrists have increased from \$300 to \$500. Hearing aid coverage has increased from \$1,000 to \$1,500 every five years, with a new \$200 yearly battery benefit, to name just a few. And for those who think they may be adversely affected, our team is discussing opportunities for exemptions with Treasury Board.

On the coattails of that successful negotiation, one of my priorities for next year will be to increase the visibility of our organization, thereby expanding our influence and reach with governments even further. We are one of the largest and most transparent seniors' groups in the country and we will continue to advocate for the things we need as we age. We should be top of mind among public policy shapers as well as members of the media when they are

considering issues and stories that affect retirees.

For now, let's just say there's more in store. We are looking at how we get further engagement — more help from people to be involved in our campaigns, for example. Imagine a nationwide campaign for better long-term care with the voices of nearly 170,000 Canadian retirees behind it. I also believe we can continue to grow that membership and amplify our voices even more.

If you're excited about these priorities, tell a friend about the Association, take part in our mega-recruitment drive and sign them up, in turn making yourself eligible for some of the campaign's many attractive prizes.

As we turn a page on our calendars, stay tuned. There will be more news to come in terms of the work we're doing to increase visibility of the organization. ■

Anthony Pizzino is chief executive officer of the National Association of Federal Retirees.



Chasing your family's tale

Genealogy is a rewarding — and sometimes frustrating — hobby for many retirees.

BY PATRICK LANGSTON

Ottawa's Xavier McGillivray, who grew up in Glace Bay, N.S., has been a genealogy buff for 65 of his 86 years. He's also a member of Federal Retirees.

Photo: Dave Chan



Babe Ruth may never have played baseball were it not for a distant cousin of Xavier McGillivray.

McGillivray, a retired major with the Royal Canadian Air Force, member of Federal Retirees and a genealogy buff for the past 65 years, discovered while researching his family tree that the Nova Scotia-born Brother Matthias, a formidable slugger himself, introduced the Babe to baseball while working at young Ruth's Baltimore school.

In later life, "Babe Ruth bought him two Cadillacs in appreciation," says McGillivray, who lives in Ottawa.

Like countless other genealogy enthusiasts across the country and around the world, McGillivray is endlessly fascinated by family history, delighted to share his strategies and findings, and grateful for the ongoing digitization of far-flung records that has made ancestral sleuthing — once a pursuit involving endless hours poring over mouldy church records or slogging through unkempt

cemeteries — so much faster, easier and generally reliable.

Using sites such as familysearch.org, a free source with billions of records that is operated by The Church of Jesus Christ of Latter-day Saints, censuses, military records and others, he has traced his lineage back 10 generations to the 1500s. His discoveries include not only Brother Matthias, but a soldier of the Black Watch, the Royal Highland Regiment, who settled in Cape Breton and was his first ancestor to arrive in North America after having fought in the U.S. War of Independence.

McGillivray, who cautions family tree detectives to verify any information they gather via other sources, was inspired to start digging when his father couldn't definitively answer a question about their forebears. "I was part of this genealogy. I wanted to find out why I am what I am today."

In Surrey, B.C., Bob Dunlop's decades-long devotion to genealogy, like that

of many enthusiasts, was piqued by watching the television miniseries *Roots*, based on Alex Haley's book, *Roots: The Saga of an American Family*.

"I [thought], 'Holy smokes! I wonder how far I could go,'" he says.

All the way back to the 900s on his father's side and the 1700s on his mother's, if the documentation he's assembled is accurate.

What's not always so accurate, he says, are family stories. His grandmother had told him she and his grandfather, the latter apparently born out of wedlock in Iceland, were the first family members to arrive in North America, but he discovered neither legend was true, his grandfather having been legitimate and his predecessors arriving in North America four centuries ago.

"Don't believe family lore" has since become one of Dunlop's cardinal rules when researching his family.

He uses familysearch.org and other sources, including Library and Archives



Pat MacKinnon, who lives in Dartmouth, N.S., says genealogy is a "frustrating and fun challenge." Photo: Jamie Kronick

Some genealogical resources

- Familysearch.org, an acclaimed free site operated by The Church of Jesus Christ of Latter-day Saints
- Ancestry has a paywall, but is often accessible for free via a public library
- WikiTree, free, shared social-networking genealogy
- National Archives of Canada, free census, marriage, military and other records
- Provincial and territorial genealogical societies

Canada and Ancestry (Ancestry is a paid service, but you can usually access it for free at the public library).

Before setting out to trace your family tree, which he admits is an addictive hobby, Dunlop recommends taking advantage of others' experiences by joining a club or attending a talk on the subject.

Al Bromling, president of the 600-member, 10-branch Alberta Genealogical Society, one of many such societies across the country, agrees. He says there's not only mutual support in joining a group, but research advantages as well, including access to databases of local newspapers with their obituaries, community histories and other information.

"Readers mine that stuff for [family histories]."

He says genealogical societies may also create special interest groups focusing, for example, on a geographic region.

Bromling isn't surprised at genealogy's popularity, which has been supplemented with the introduction of ancestry DNA testing.

"I think there was a period in the middle of the last century where we wanted to ignore the past and build the



future. We were swept down river and wondered, 'Where's the solid footing here?' Maybe check your ancestors to figure out how you wound up here."

Regardless of your motivation, researching family history doesn't yield overnight success, according to Pat MacKinnon.

"You have to have patience. It's going to take time," says the Halifax resident, a spousal member of the National Association of Federal Retirees and a 20-year veteran of DIY genealogy. "It's a frustrating and fun challenge."

The frustration appears when misinformation crops up. For instance, incorrect names or dates on a genealogical site or other document (yes, they happen) can lead to a wild goose chase. The fun happens when you finally track down an ancestor or connect with a living relative whose existence

you hadn't known about, a common occurrence for genealogical devotees.

MacKinnon's accomplishments include finding the correct surname of an ancestor wrongly identified in a family Bible, a discovery that led to a visit to the Irish farm where family members still live.

"I got to walk on that property. It was so emotional. We discovered the family grew potatoes and oats, so they had crops to sell (during the Great Famine)."

When frustration yields to such success, "It's absolutely exciting," she admits. "There's a great feeling of accomplishment." ■

Patrick Langston is an Ottawa-area writer who was crestfallen when his family tree failed to turn up the mysterious "French princess" his grandmother had insisted was part of his ancestry.



The road down East

Rising seas and devastating storms threaten the transit corridor that delivers goods from the East Coast to the rest of the country. **BY PETER SIMPSON**

Climate change could come between Nova Scotia and New Brunswick, with national consequences.

Projections show that sea-level rise will eventually sever the main highway and rail routes that connect Nova Scotia — and the shipping port of Halifax — to New Brunswick and the rest of Canada.

This is no fringe projection. It's the basis of voluminous research and government reports on municipal, provincial and federal levels. There is no consensus on how to meet the challenge, though all agree that dikes built by Acadian farmers in the 1700s — and that have for so long protected farms, towns and major infrastructure — are destined to be swamped.

"The actual permanent breaching of the dikes and the permanent putting of the area under water is a long way off," says David Kogon, the mayor of Amherst, N.S. "What could happen tomorrow is if you get a big storm at high tide and you get this giant storm surge, we can have a major flood. How much damage would be done by that flood would be in the billions of dollars. So we're trying to protect from the short-term flood and then the permanent flood. It's vitally important that a mitigation plan be developed and implemented."

Ground zero is the Isthmus of Chignecto, the strip of land between the Bay of Fundy and the Northumberland Strait that connects Nova Scotia and New Brunswick. The isthmus is only 24 kilometres wide at its narrowest point, and much of it is below sea level.

The nature of the isthmus has long

been known by Mi'kmaq people, who named it "Sikniqt," or drainage place. The approximately 300-year-old dikes near Amherst, N.S., and Sackville, not far inside the New Brunswick border, have effectively kept out salt water pushed by storms and by the world's highest tides, which race up the Bay of Fundy.

"The dikes are protecting the highway, the CN Rail line, as well as other infrastructure, such as sewage lagoons," says Sabine Dietz, executive director at CLIMAtlantic and a town councillor in Sackville. "Part of Sackville is behind it, part of Amherst is behind it, other areas down the coast are behind those dikes. So when you get sea level rise and storm surges, those dikes can be either destroyed, breached or overtopped."

"Simply, the entire infrastructure in the back is not sufficiently protected to withstand what we know is going to happen with climate change."

Tens of millions of dollars worth of goods move through those corridors daily, which is a national concern.

"If you lose even one or two days of transportation across the corridor," Dietz says, "you're going to run into supply-chain problems, and we know during COVID what happens when the supply chain is interrupted. We run into empty shelves."

During an interview, Kogon shares a starkly illustrative photograph that shows storm-surge waters a few inches from the crest of the highest dike — atop which lie the rail lines, with the Trans-Canada Highway not far behind it.

Holding back the waters will be expensive. The federal and provincial



Photos by Glenn Gillis

Clockwise from top left: These houses in North Rustico, P.E.I., were flattened and uprooted by the wind from Hurricane Fiona. Another house flattened in South Rustico, P.E.I. Stanley Bridge, a fishing town in P.E.I. was all but destroyed. Another view of the South Rustico house above.



Top: During a tidal surge in 2015, water lapped the edges of the train tracks on the Chignecto Isthmus between Nova Scotia and New Brunswick, threatening a vital transportation corridor. Photo: Mike Johnson
 Above: A tree, like so many others during Hurricane Fiona, was felled at its roots in Charlottetown. For reference, the city worker in the photo is six feet tall. Photo: Tim Simpson

Tools for local climate forecasts

- **CLIMAtlantic site with many resources**
climatatlantic.ca/
- **Regional perspectives and other reports**
changingclimate.ca
- **Sea level projections by community**
sealevelrise.ca/map.html

governments are issuing reports and studying options, and cost estimates range from \$175 million to \$300 million, Kogon says, not including decades of ongoing maintenance as water levels inexorably rise.

"It's not just Amherst that's in big trouble," the mayor says. "The entire province of Nova Scotia is in big trouble, because how do you get goods from the port of Halifax to the rest of Canada?"

His most urgent fear is a surge pushed by a major storm at high tide in the Bay of Fundy, which would combine Mother Nature's punches. "Even if it might ultimately recede, it's still going to be a very damaging situation," Kogon says.

Hurricane Fiona was not that storm — though it caused damage in Amherst and was the worst Atlantic Canada has seen in living memory. (Ironically, this feature on climate change pushed the deadline when key sources became unavailable due to power outages.)

In Port aux Basques, N.L., houses were washed out to sea. The picturesque fishing village of Stanley Bridge, P.E.I., was all but destroyed. Along the shorelines of New Brunswick and P.E.I., ecologically fragile dunes were washed away, as were the boardwalks, roads and pathways built to allow us to enjoy the dunes without causing damage. And everywhere, hundreds of thousands of trees were downed, some torn clear out of the ground. Two weeks after the storm, tens of thousands of people still had no power, many schools remained closed, and years of cleanup and repair lay ahead.

These are examples of the challenges to come, as the seas that surround the region rise and warm, and change in less obvious ways. Memorial University oceanography professor Brad de Young says oceans are likely losing their capacity to absorb much of the CO₂ that we pump into the atmosphere. The water is also more acidic and holds less oxygen, and circulation patterns are affected by freshwater flows from melting ice and shifting patterns of precipitation. All of this reduces the oceans' capacity to help regulate atmospheric temperatures and cool the planet.

"It would accentuate the storm patterns in the North Atlantic, which shift those in a way that it's hard to predict, because it would do it in ways that we haven't really ever seen precisely," de Young says.

This also affects where fish and other sea creatures live, as they are sensitive to temperature and will migrate northward as waters warm. It may help explain why Atlantic cod stocks have never rebounded as expected.

"There's growing suspicion that the character of these ecosystems has

begun to shift and [they] don't have the resilience they [once] had," he says.

Land-based species will also migrate as climate changes, as some familiar

“All of us have to be prepared to figure out how to deal with them, because they're going to happen, whether we like it or not...”

trees and plants will become less common, while less familiar species will grow into the new conditions. It's as if climate change is affecting — to use a recent movie title — *Everything Everywhere All at Once*.

Réal Daigle, a retired meteorologist who worked with Environment Canada

for 37 years and now volunteers at CLIMAtlantic, notes how these systems are intertwined. That's why the region is seeing more 30-plus Celsius days, and other extremes.

“We expect to see more frequent episodes of high rainfall or high precipitation events,” Daigle says, “the reason for that being that warmer temperatures generate more water vapour in the atmosphere.”

Such changes are affecting how infrastructure and buildings are built, says Blair Greenan, a research scientist with the Department of Fisheries and Oceans in Halifax. Sea levels rise, waters warm, and there's less sea ice to protect coastlines from increasingly severe winter weather.

“Coastal locations will be starting to experience winter storms that they wouldn't have necessarily experienced in the past, and that will put additional pressure on coastal erosion and the infrastructure,” Greenan says.

Researchers are developing online

tools to predict sea level rise in precise locations, to help designers and engineers who build docks, bridges and other infrastructure. New requirements on water-side development are now imposed by legislation such as Nova Scotia's Coastal Protection Act.

“If you are building a cottage or home along the coast of Nova Scotia, you're going to have to meet certain criteria that take into account climate change expectations,” Greenan says.

de Young says people ignore the changes at their peril.

“All of us have to be prepared to figure out how to deal with them, because they're going to happen, whether we like it or not.... All of the forecasts that have been made so far have been optimistic. Unfortunately, they haven't been pessimistic enough.” ■

Peter Simpson is relieved his cottage on P.E.I.'s south shore was struck by none of the hundreds of trees that fell during Hurricane Fiona. Many weren't so lucky.



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Eat right for your age

There's evidence that proper nutrition is a powerful tool in fighting inflammation. **BY PATRICK LANGSTON**

A new study suggests eating brightly coloured fruits and vegetables such as watermelon, oranges, spinach and carrots — known collectively as carotenoid-rich foods — can help women fight off visual and cognitive loss as they age.

The antioxidant and anti-inflammatory nature of these foods can combat

neurodegenerative diseases such as macular degeneration and some forms of dementia, diseases that disproportionately impact aging women, according to research from the University of Georgia.

But you don't have to be a woman like Barb Walters to adjust your diet to enjoy a better quality of life as you age.

"There are so many things that make up being healthy," says Walters, an Association member since 2013 who lives in Kingston, Ont. "A lot of it is nutrition. You change the things you can change."

Retired from the Canada Revenue Agency, Walters has upped her vegetable, fruit and fish intake. As well,

she's cut back on packaged meals, which may be convenient, but are typically high in sodium and other potentially harmful ingredients.

She's also discovered the glories of kale, a nutrition superstar and a carotenoid-packed vegetable. She avoids cooking kale (put it in a pot with water and "it goes flat — just kind of dies in front of you") but she happily sprinkles it raw on all kinds of dishes, including one of her favourites: an omelette with cheese and mushrooms.

Diet and aging are a complex affair involving more than just sprinkling vegetables, and you may want to discuss eating with your health-care provider. But here's some of what you need to know.

Anti-inflammatories and good health

Leslie Beck, a Toronto nutritionist and weekly columnist with *The Globe and Mail*, is all for smart dietary changes regardless of age. That includes more "plant-forward" anti-inflammatory ingredients such as green leafy vegetables, colourful fruits such as blueberries and strawberries, whole grains, nuts and seeds, beans and lentils as well as oily fish such as salmon, mackerel, tuna and sardines.

"There's an abundance of evidence," she says, "that eating an anti-inflammatory diet while limiting foods that are inflammatory — processed



and red meats, added sugars, refined carbohydrates, unhealthy fats — is associated with protection from numerous chronic diseases: heart disease, Type 2 diabetes, depression, arthritis [and] a slower rate of cognitive decline and reduced risk of Alzheimer's dementia."

Such protection is important because of the inflammation that accompanies aging (a process known as "inflammaging.") Our bodies naturally produce an inflammatory response to help us heal from an injury or fight off a virus, but that's normally balanced by a natural anti-inflammatory mechanism. As we age, that anti-inflammatory capacity decreases, leading to chronic inflammation that can damage cells and result in disease.

Eating properly, along with exercise, not smoking and other preventive measures reduce the risk of the inflammatory diseases Beck cites.

The dietary gold standard

The gold standard of anti-inflammatory eating is the Mediterranean diet, Beck

says. Rooted in the traditional cuisines of Italy, Greece and other neighbouring countries, it emphasizes plant-based foods, including whole grains, legumes, vegetables and the like, olive oil, some fish, poultry and dairy, and only occasional red meat and sweets.

Beck also mentions the DASH (Dietary Approaches to Stop Hypertension) diet, which emphasizes fruits, vegetables, whole grains and lean meat and was developed to combat high blood pressure and the risk of heart disease.

The MIND (Mediterranean-DASH Diet Intervention for Neurodegenerative Delay) diet blends the two systems with the goal of helping keep the aging brain healthy. It has specific dietary guidelines such as two-plus servings of berries per week and three-plus servings a day of whole grains.

The MIND diet also has convincing results. Beck says research shows a 53 per cent lower rate of Alzheimer's disease in subjects who followed the diet rigorously and a 35 per cent lower rate among those who stuck to it only moderately. "Even doing some of it offers protection."

When combined with a balanced food plan, the MIND diet can also promote healthy weight loss.

Leslie Beck is a Toronto nutritionist and columnist for *The Globe and Mail*

Changing bodies, changing diets

Because our bodies change as we age, other dietary needs may change as well, according to the Canadian Digestive Health Foundation.

For example, Vitamin B12, which cannot be made by our bodies, but is essential for red blood cell creation, nerve health and other needs, can be harder to absorb as we age because of changes to stomach acid or the effect of medications. Fatigue, migraines, poor concentration and balance may result. B12 injections and supplements could be suggested by your doctor, but a variety of meats, eggs, milk and soy products can help prevent the condition.



Protein helps maintain muscle mass and strength, which decline with age, but are critical in reducing physical disability and retaining quality of life. Meat, including beef, poultry, fish, eggs, dairy, beans, quinoa and soy are all good protein sources.

People over 60 should consume 1.1 to 1.2 grams or more of protein per kilogram of body weight daily, Beck says, as well as using resistance training to increase muscle mass. "But it's not just the amount per day, it's how you're spreading it over the day. Research suggests that people who have better muscle strength divide it over three meals versus those who just skew it to the end of the day at dinner. You need to include some protein at each meal."

Healthy sleep and skin

Our sleep patterns change as we age (see our story on sleep hygiene in the 2021 summer issue of *Sage*), often making it difficult to get a good night's rest. But the caffeine in that late-night soft drink or chocolate snack doesn't help matters, and spicy food within three hours of bedtime can also keep you

To eat well on a budget, Barb Walters turns bruised fruit into smoothies and buys some tinned food in bulk. She likes fresh kale sprinkled over her omelettes.

tossing and turning, according to a Johns Hopkins sleep expert. For a good rest, try whole-wheat toast or a bowl of oatmeal before turning in — they both release the sleep-inducing hormone serotonin.

And don't forget about your skin, which helps protect your organs and cells, assists in regulating your body temperature and more. There's evidence that foods like colourful fruits and vegetables (there they are again) can do everything from helping maintain skin barrier health to reducing wrinkles.

The cost of eating well

With food prices soaring, can you still afford to eat well?

Yes, Beck says. She suggests frozen berries (cheaper than fresh, they're also part of the MIND regimen), winter squash and cabbage (they both go a long way), homemade soups with black beans and lentils instead of pricey red meat (rinse tinned beans and lentils to get rid of excess sodium), and canned salmon and tuna (cheaper than fresh steaks or fillets, they're loaded with essentials like omega-3, which helps combat heart and other diseases.)

"But I would spend a little more money, again I'm thinking of brain health, on those leafy greens — things like Romaine lettuce, leaf lettuce. Other leafy greens like kale and spinach, you can buy frozen."

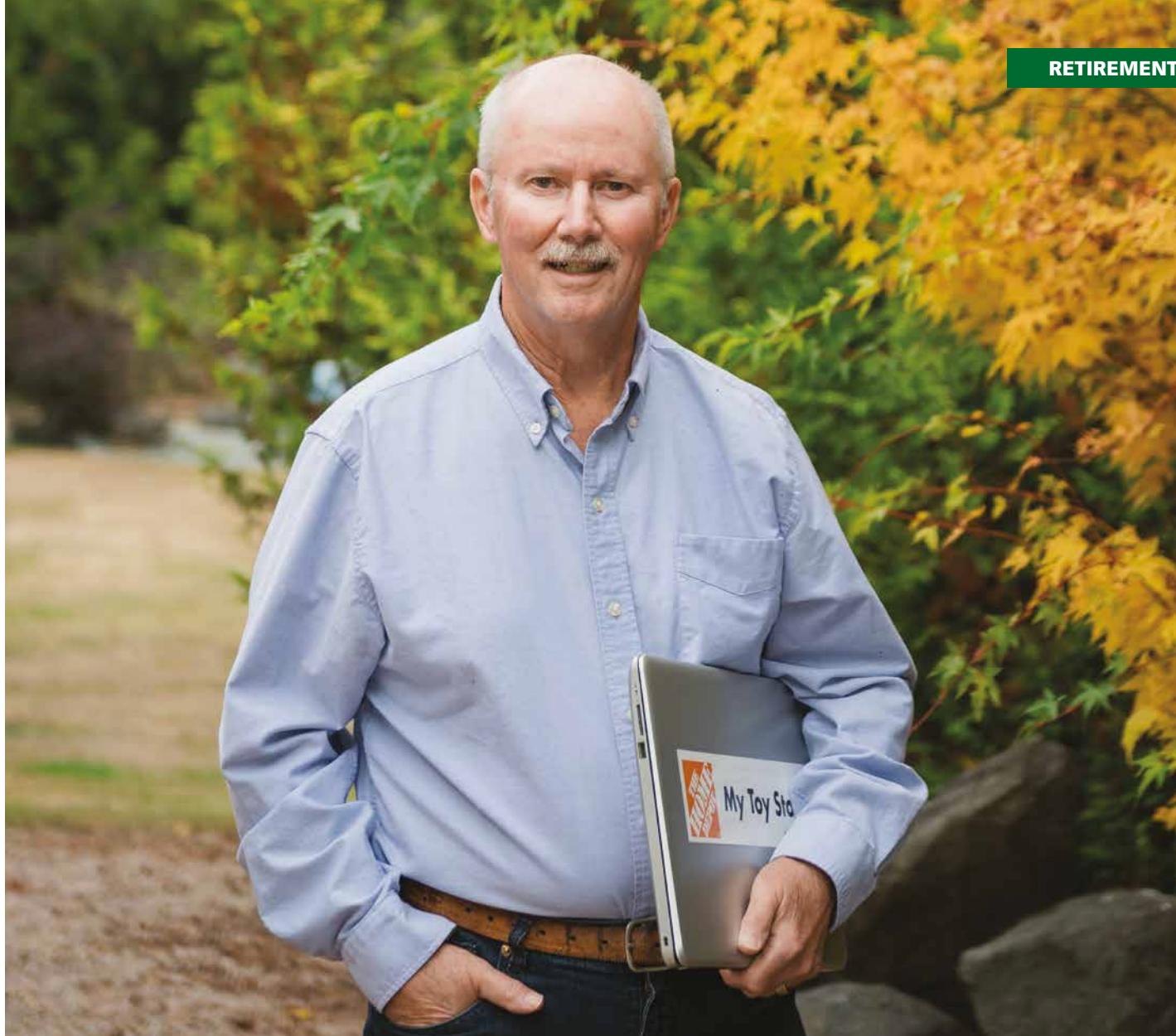
Walters eats well on a budget by turning marked-down, bruised fruit into smoothies, loading up on protein and fibre at lunch with an egg and toasted whole-grain bread, and buying some tinned food in bulk.

"I've even experimented with (the herb) savory by buying it fresh when it's cheap, hanging it upside down to dry and sprinkling it on a chicken or turkey breast. It takes a bit of time, but everything has a price." ■

More resources on diet and aging

- **Canada's Food Guide: Healthy eating for seniors**
food-guide.canada.ca/en/tips-for-healthy-eating/seniors/
- **Harvard Medical School: Foods that fight inflammation**
www.health.harvard.edu/staying-healthy/foods-that-fight-inflammation-guide
- **Washington Post: Healthy eating plans for aging well**
www.washingtonpost.com/wellness/2021/12/17/food-plans-anti-aging-diet/
- **Canadian Digestive Health Foundation: Diet & nutrition tips for seniors and their caregivers**
cdhf.ca/health-lifestyle/diet-and-nutrition-tips-for-seniors-and-their-caregivers/
- **Lesliebeck.com: Nutrition for older adults**
lesliebeck.com/nutrition-topics/nutrition-for-older-adults

Ottawa's **Patrick Langston** has revamped his diet to include more fruit and vegetables and less meat, but he draws the line at tofu.



To work or not to work?

Some retirees pick up a new job after retiring because they need the extra income, while others still want the routine. We look at the pension implications of post-retirement work. **BY MARG BRUINEMAN**

When Doug Runchey retired at age 50 after working with the federal government for 33 years, he knew his working life was far from over.

So the Vancouver Island man got a job with retailer Home Depot and was soon peppered with questions by other retirees and seniors. Having worked in the Income Security Programs

branch of Human Resources and Skills Development Canada as a specialist in the Canada Pension Plan (CPP) and Old Age Security (OAS), Runchey knew his way around the rules and regulations, which he was often called upon to share in his new, semi-retired status.

Eventually he launched DR Pensions Consulting, which provides pension advice, including detailed calculations for

CPP retirement planning. Often his focus is on helping people figure out what they can get from the federal pension and when. Then there's the additional calculation of what happens when someone is already collecting CPP and then goes back to work after age 65.

Runchey, who has been a member of Federal Retirees since 2005, has observed that people are living longer

Doug Runchey worked at Home Depot after retiring from the public service, but then he discovered some niche knowledge that would allow him to work for himself, advising others about working in retirement. Photo by Karen McKinnon

and seniors seem to be healthier and much more active than they once were. He, for example, is “happily semi-retired” at age 69.

“It used to mean, from my experience, that when someone reaches retirement age, that was the end of their working life,” says Runchey, a Federal Retiree who lives in B.C.’s Comox Valley.

Now people are slowly testing the retirement waters, taking on a new career in retirement or picking up another job after having retired.

This new, sometimes unanticipated status, presents another income-generating opportunity apart from the salary. Those 65 and older who are working have the choice of continuing to pay into CPP or the Quebec Pension Plan (QPP) to tap into the programs’ post-retirement benefit, even if they’ve already started collecting it.

“I believe there’s a benefit in continuing to contribute to CPP if you’re over 65 because you’ll get these post-retirement benefits. And these post-retirement benefits are just going to increase the amount of CPP you get every year,” says Willis Langford, a fee-only retirement income planner in Calgary who specializes in what he calls de-accumulation, which is looking for stable income through the tax-efficient draw down of assets in retirement.

“Your employer would prefer you don’t, because then they don’t have to make their equal contribution to the plan.”



Photo: Karen McKinnon



The post-retirement benefit starts appearing in monthly CPP/QPP payments the following year in July for those who have started collecting CPP/QPP, even if they continue to work. The post-retirement benefits are automatically added to the monthly CPP/QPP benefit payments for those enrolled in CPP/QPP, as long as they file their income tax return every year.

The first \$3,500 of earnings doesn’t qualify. So those who are just picking up small jobs won’t have the option of making CPP/QPP payments on those earnings.

For those who choose to continue paying into CPP/QPP, the post-retirement benefit could add 2.5 per cent to the monthly CPP payment for a total of about \$340 per year. The benefits are similar for those who live in Quebec. While the amount it adds to the government pension cheque every month doesn’t appear to be significant, Langford believes the benefits of continuing to make the CPP/QPP contributions in retirement far

Simon Houle, Quebec retirement planning educator at ÉducÉpargne.

outweigh the option of not contributing because the contributions are matched by the employer.

But working in retirement doesn’t always mean working for someone else. B.C.’s Runchey points to his own situation. Being self-employed means he would have to pay both the employee’s and the employer’s portion, so the post-retirement benefit is simply not worth his while.

Working in retirement includes other risks that retirees may consider before signing onto a new vocation. The additional income from that job may well push an individual into another tax bracket, when added to any private pension plans, CPP/QPP and other possible sources of income. The risk, in addition to paying more taxes, is having OAS clawed back.

When a retiree’s salary exceeds \$81,761, OAS is reduced by 15 per cent. It’s gradually eroded as the salary increases. It could be lost altogether if the income reaches the maximum threshold, which is currently \$134,626. That can be mitigated with contributions to an RRSP, but only to age 71.

Another consideration is the over-

“For a lot of people their purpose is their job. And if they’re able to keep on working, it’s a good thing for them.”

age-65 tax credit that has a \$39,000 threshold, which diminishes when the income exceeds that amount.

“They have to be careful of not working too much to just end up losing more OAS... they kind of have to make sure they’re managing their total income,” Langford says.

Large taxable gains that can be derived from big transactions such as from selling a rental property or a business require advance planning. There’s no point in signing up for OAS and then selling income property and realizing capital gains soon after because OAS will be clawed back. “Every action you take has an impact on some other part of your finances. But if you plan in

advance, then you can prevent some of these mistakes and costs and loss of benefits,” Langford says.

David Wagener began weighing his options as a federal game warden in Ontario long before retiring to the family farm in New Brunswick two years ago. But last May, he took on a job as a night watchman, working three 15-hour shifts per week in a mill that is being revived from a decade-old dormancy under new ownership.

Now 66, Wagener knows he’s going to take some hits. He’ll be paying more income tax and then there’s the consideration of some impact upon his OAS. Just the same, he believes it’s worth it.

“I love it,” he says. “It’s a pretty peaceful job. I get to watch the wildlife. It gives my life some structure. I appreciate my days off more.”

And that’s the thing, explains Quebec retirement planning educator Simon Houle of ÉducÉpargne, a government-funded organization focusing on good savings habits. Mental health in

retirement and retirement planning are often overshadowed by a focus on finances. Houle sees that the growing trend of phasing into retirement offers retirees a taste of retirement while also continuing to get fulfilment out of their job and provides that very important sense of purpose, as does working in retirement.

The psychological aspects of retirement, he adds, are gradually getting more attention as continuing education for financial planners increasingly focuses on behavioural finance.

“Most people just think about the money, but you need to be happy,” Houle says. “Having purpose in life is super important to everybody. A lot of people when they reach retirement, if their kids are gone, don’t really have a purpose. For a lot of people their purpose is their job. And if they’re able to keep on working, it’s a good thing for them.” ■

Marg Bruineman, a self-employed journalist in Barrie, Ont., may retire someday, but maybe not.

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Welcoming the new PSHCP

Some members are pleased with what they see in the new plan's expanded coverage. **BY JENNIFER CAMPBELL**

Helen Fontaine can't ever remember a time when she needed health coverage and didn't have it. Given that, the 93-year-old Federal Retiree read about the upcoming changes to the Public Service Health Care Plan with interest, and maybe a little trepidation. But after a good read, she sees the changes as positive. There's more money for vision care, increased coverage for hearing aids — one of which she'll soon have to replace — improved acupuncture coverage and the introduction of coverage for injectable lubricants to treat arthritis-related joint pain.

"Anything that I've ever needed has been there for me," says the enthusiastic widow, who worked as an administrative clerk with Transport

Canada in Winnipeg for decades. "I'm really grateful for all of the people who were involved in getting this done."

For his part, Pierre Tardif, of Sherbrooke, Que., wrote to thank the members of the committee who negotiated the renewal of the PSHCP.

"If our members take the time to look at the changes and improvements, they will see that our representatives have listened well [during] the consultations," Tardif said. "For me, removing the need for prescriptions for paramedical services is a marked improvement, because when the pain is there, you want to react and not try to meet your doctor to get a prescription... I really appreciate the increase in coverage of many services."

Tardif's late spouse of 49 years was

a Federal Retiree and as such, he can remain a member. Tardif himself worked in educational administration for most of his career.

Colleen Dinelle, of Gatineau, Que., also took the time to write.

"The improvements in vision care, hearing aids, hospital level coverage will greatly aid aging retirees," Dinelle wrote. "I was also happy to see that low-income pensioners will be eligible for the relief program. With the cost of living being so difficult for most of us, these changes are so welcome. Thank you, advocacy team, for working so diligently for the most vulnerable."

Dinelle is 61 and retired six years ago from Transport Canada after a long career in administrative services with Fisheries and Oceans, mostly on the

Your new PSHCP by the numbers

\$400: The vision care benefit increased from \$275 to \$400 every two years.

\$500: Yearly amounts for massage, osteopathy, naturopathy and chiropract/podiatrists have increased from \$300 to \$500.

19,000 members: A survey conducted in 2017 was sent to 19,000 members and nearly 9,000 responded.

4 years: The deal is the final package for this four-year renewal term.

2 years: The partners committee has agreed to review the plan in four years, with some measures up for consideration after just two years.

July 1, 2023: The renewal will take effect on July 1, aligning with the date that Canada Life takes over administration of the PSHCP from Sun Life.

20 years: After nearly 20 years, the Pensioners' Dental Services Plan needs updating and this is still a priority for Federal Retirees.

\$1,500: The physiotherapy benefit has moved to a \$1,500 maximum, which is more than twice what comparable benefit plans cover and will enable the plan to better manage financial risk and the potential for fraud.

180 days: The transition period to strictly generic medications coverage will be 180 days. There will be exemptions where medically necessary.

\$8: The plan will cover up to \$8 for each dispensing fee, with exceptions for compound and biologic drugs, which may cost more. The partners committee is exploring a preferred pharmacy network, and plan members are encouraged to speak with their pharmacist about this change and find pharmacies with reasonable dispensing fees.

\$3,500: The out-of-pocket maximum (also referred to as catastrophic coverage) will increase from \$3,000 to \$3,500 per year. This is the point at which the co-payment shifts to 100 per cent for drugs.

necessary to keep benefits sustainable and affordable over the long term.

Mandatory generic substitution, prior authorization, limits to amounts and frequency of pharmacy-dispensing fees, rules on the content of compound drugs and a slight increase in out-of-pocket amounts for drug expenses are some of the compromises Federal Retirees made to preserve and enhance members' stated priorities, including an increase in benefit amounts for vision care, massage, osteopathy, naturopathy, chiropract/podiatrists services, hearing aids, nursing services and hospital coverage.

"Protecting our members' hard-earned pensions and benefits is Federal Retirees' No. 1 job and after more than two years of hard work, the pensioner representative and our Association staff have secured a deal," says CEO Anthony Pizzino. "We're very pleased to have meaningful enhancements and improvements across nearly every benefit category, and we're grateful for our members' trust throughout this process."

Federal Retirees' advocacy director Sayward Montague agrees.

"Any negotiation has compromises and no benefits plan will be able to meet every plan member's needs 100 per cent of the time, or offset every health-care expense," Montague says. "Some of these compromises have been tough, and we know our work in representing our members' interests isn't done. But for now, it's been a privilege to support the pensioner representatives and to have finally arrived at something that will make a real difference to the health and well-being of so many of our members."

Plan members should ensure their contact info is up-to-date with the Association and Sunlife/Canada Life, and have early conversations with their care providers about these changes and what they will mean.

Jennifer Campbell is the editor of Sage.

legal services end. She only learned of the work Federal Retirees does when she retired.

"It's well worth it for the small amount it costs to be a member," she says.

Protracted negotiations

After in-depth consultations with nearly 9,000 members (a full 19,000 received the survey with 9,000 responding), Federal Retirees began talks on the renewal of the PSHCP

in 2019, but Treasury Board and the Treasury Board Secretariat only started negotiating formally in 2021, with COVID causing many disruptions. In 2022, things sped up and approval took place in the autumn.

One of the goals of the renewal was to implement measures that would help the plan manage escalating costs. With the PSHCP's annual costs having tripled since 2006, pensioners' contributions/premiums have continued to escalate. The changes in the renewal were

'I'm going to die with my boots on'

Renfrew volunteer donated his Order of Canada to the county to encourage others to volunteer for their communities.

BY CHARLES ENMAN



You might call Fred Blackstein a volunteer, a community leader, or simply an engaged human being, but don't ever call him a hero. Blackstein will have none of it.

"All I've ever done is bring people together to become involved with their community," Blackstein, who lives in Renfrew, Ont., says.

Was he perhaps a catalyst for a lot of volunteer work in the County of Renfrew? "We don't think that way," Blackstein says. "As I often say, there's no 'I' in 'team'."

Volunteers on all levels are important, he says. "I've said it often: 'Volunteers are unpaid, not because they're worthless, but because they're priceless.'"

Blackstein's contributions were recognized in 2006, when he received the Order of Canada from then-governor general Michaëlle Jean. In the citation accompanying the award, he was praised for "exemplifying the true spirit of volunteerism."

That medal, nicely framed, is now displayed outside the council chamber in Renfrew County. Blackstein presented it to the county in 2018 to encourage other residents of Renfrew to volunteer their time and energy to community betterment.

Blackstein has been retired for 36 years, giving him the chance to do all the volunteer work he has. In fact, the week he retired, he was drafted as president of the United Way in the Ottawa Valley.

In his earlier life, he had worked as a nuclear engineer at the Chalk River Laboratories, where he mostly worked on producing isotopes for use in various medical applications. In 1985, he was hired as a dean at Loyalist College. That turned into a two-year stint, after which he began to wonder if a nine-to-five job was still what he wanted.

"I had already earned enough money. And, I wanted to do volunteer work, which my parents had always [done.] So I cashed out and retired — and I haven't drawn a paycheque since."

Loyalist's loss was the community's gain. Blackstein was a natural leader, one who led by example and had a nice touch in helping people see the good in volunteering and the personal satisfaction and joy that accrue from helping.

Early in his volunteer career, he chaired the committee that organized the International Plowing Match, North America's largest outdoor agricultural and rural expo, held in a different community each year.

"That was a very large rural undertaking, and we were supposed to lose a fortune, but we had \$700,000 in the bank when the event was finished."

Most of that money was used to set up an Emergency 911 system in Renfrew.

Among his other projects, Blackstein and his team helped with the 1998 ice storm; the Pembroke Waterfront project; the establishment of Miramichi Lodge, a long-term care facility; the celebration of Expo 150 in 2011; and the development of Algonquin College's waterfront campus in Renfrew.

Blackstein has only praise for the volunteerism demonstrated by members of the National Association of Federal Retirees. "Their ranks are filled with those who perform many acts of service," he says. "I'm proud and humbled to be among them."

Though he recently turned 80, he still has lots of energy to devote to volunteering.

"There are always important volunteer projects, and lots of people, particularly in Renfrew, who want to do them. I know I'm going to die with my boots on." ■

Ottawa writer **Charles Enman** is still toiling well after retirement age.

Fred Blackstein received the Order of Canada from then-governor general Michaëlle Jean in 2006.

Avoiding distracted driving

The distracted driving penalty for using a handheld device ranges from \$234 in Nova Scotia to \$5,000 in Nunavut. Here are some tips to save yourself from the temptation.

Distracted driving is a major problem in Canada. In addition to being unsafe, it can result in fines and increases in insurance premiums. Follow these tips to stay safe on the roads.

- **Texting in traffic:** A text diverts your eyes from the road for about five seconds, which, at 90 kilometres per hour, is akin to driving the length of a football field blindfolded. Instead, turn off your phone, put it in the glove box or set an automated "Sorry, I'm driving" text reply before you leave home.
- **High-speed snacking:** If your hot coffee or crumbly donut end up in your lap, you could end up in a ditch. Park to enjoy your treat.
- **Ready, set:** Tie your tie, brush your hair, put on your makeup before you leave your house. Your rearview mirror is not a bathroom mirror.
- **Forget fidgeting:** Adjusting your mirrors, the seat, playlist and climate control should all be done before you start moving.
- **Plan your route beforehand:** Set your route ahead of time. Using the GPS voice guidance is far safer than watching the screen for your next turn.
- **If you drop something, let it go:** Whatever has fallen can wait until you stop unless the object could interfere with your foot pedals. In that case, pull over safely and take care of it.
- **Family first:** If your children in the back seat require your attention, pull over to address the situation. Similarly, don't turn to look at other passengers when you talk to them as you drive.
- **Four-legged safety:** Don't let pets roam free in your vehicle. The safest way to drive with a dog or cat is to



keep them in crates or secured with a harness where they can't interfere with your driving.

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Travel to parts unknown

Collette's small-group travel packages take tourists off the well-trodden paths.

BY LIZ DESLAURIERS

Once upon a time, I travelled through Ireland. Looking back, visiting the Cliffs of Moher and castles and cathedral ruins was like a fairytale. Along with my spouse and then one-year-old son, we stayed in Galway and Killarney for convenience and did the best we could to sample authentic Ireland. I wouldn't trade that trip for anything, but I knew right away I'd have to go again someday. I remember looking out across Galway Bay and wondering what it would be like to venture to the islands out there. Next time, I told myself, I'd go farther.

That curiosity — the longing to explore beyond the beaten path — is where Collette's small-group Explorations tours can come in. In

fact, Collette has a small-group tour in Ireland that reaches those very islands beyond Galway. (I'll get to that.)

As a writer at Collette, my job requires me to read up on the itineraries for our tours all over the world. I'm continually impressed by how each one is tailored to give travellers everything they'd expect in a destination, and more.

Collette's team designs the tours according to several travel styles to meet those expectations, including Classic and small-group Explorations. Our classic travel-style tours have so much to offer curious travellers, especially for those experiencing a destination for the first time. And it's our small-group Explorations tours that kick my wanderlust into overdrive.

Small-group tours are made up of 14 to 24 travellers (compared to classic tour groups, which average 32 travellers, with a maximum of 44), and it's this smaller group size that allows our team to create one-of-a-kind experiences alongside the essential stops. So, if you've been on a classic tour that checked off all the must-sees and now you crave a more off-the-grid experience, you might be ready to go a little further on a small-group Explorations tour.

Just what is it about these tours that

makes them so special? Consider these five unforgettable experiences from small-group tours that'll have you going "small" for your next big adventure.

- 1. Ferry past Ireland's** Cliffs of Moher to the mythic Aran Islands for an overnight stay. You'll get a rare glimpse and unforgettable feel for life out there, where few tourists ever set foot, let alone stay the night.
Experience it on: Countryside of the Emerald Isle
- 2. In Bosnia,** meet residents in their Sarajevo home and stay a while as you share a meal together. You'll experience new flavours while being serenaded by a local musician sharing the deep melodies of Sevdah music with you and your fellow travellers.
Experience it on: A Taste of the Balkans
- 3. Experience a corner of Switzerland** seldom frequented by tourists — the UNESCO World Heritage region of Lavaux. After lunching at a family-run restaurant, meet up with our local friends, Jacques and Aurélia, for a wine tasting nestled among the vineyards of Lavaux.
Experience it on: Switzerland: Hidden Trails & Majestic Peaks

Visit Morocco's deserts and also take a cooking class at a women's co-operative on the Colours of Morocco tour.



Left: On the Balkans tour, you can meet residents in their Sarajevo home for a meal. Right: The Emerald Isle tour will take you to the Cliffs of Moher and beyond.

4. Get a true taste of Moroccan

hospitality during an interactive cooking class at the Amal Centre, a women’s co-operative dedicated to the empowerment of disadvantaged women through restaurant training.

Experience it on: Colours of Morocco

5. In the remote corner of northeast

Costa Rica, travel by boat into Tortuguero National Park, where you’ll explore the canals for wildlife by day and stay in your comfortable jungle

lodge at night, immersed in nature with the sounds of the rainforest all around you.

Experience it on: Costa Rica: A World of Nature

Experiences like these are what this exclusive kind of small-group touring is all about. You get to know new people and truly taste the local flavours when you slow down for a meaningful meal. Stay in accommodations that connect you to a history, a culture or the natural

surroundings. It’s these opportunities to travel farther and deeper all over the world that unlock a sense of wonder and broaden perspectives.

Are you ready to experience a small-group guided tour? Federal Retirees members save an additional \$100 per person off any tour — and that offer can be combined with all other retail offers. See gocollette/nafr to learn more. ■

Collette is a preferred partner of Federal Retirees.

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In 2022, members advocated for federal retirees priorities by...

Writing over 1,600 letters to candidates during provincial elections



A busy year in review

2022 was a busy year for Federal Retirees and its advocacy program. We share some highlights. **BY AMY BALDRY**

This year, Federal Retirees advocacy continued to focus on our four priorities: retirement income security, a national seniors strategy, veteran well-being and pharmacare. Advocacy work continued at the federal and provincial levels, with volunteers and members across the country getting involved to have an even greater impact. As we reflect on the past year, and plan for the next, here are some highlights from 2022.

B.C. volunteers present to the Liberal Pacific caucus

Volunteers in B.C. and staff in Ottawa worked together to meet the entire Pacific Liberal caucus. The half-hour meeting focused on Federal Retirees’

advocacy priorities, including a national seniors strategy with principles and standards for long-term care, retirement income security, support for veterans’ well-being and pharmacare.

“With the population aging, now is the time to ensure that seniors, regardless of income, or where they live in Canada, can receive the home care and community supports that will help them live independently for as long as possible in the comfort of their own homes,” said Randy Wilson, former board member and Federal Retirees advocate.

Ontario provincial election

For the 2022 Ontario election, Federal Retirees called on all parties to ensure older adults can access safe, high-quality health care when they need it the most.

Branches — and members — across the province got involved to make sure all candidates understood a plan for older Ontarians is needed now.

Kitchener-Waterloo Branch co-hosted all-candidates forum

The Federal Retirees Kitchener-Waterloo and District Branch worked with community organizations to host a virtual all-candidates forum for the Waterloo region.

During this forum, candidates

presented their party’s overall strategy for senior care and long-term care and answered pre-submitted questions.

Topics discussed included long-term care homes and home care, recruitment and retention of care workers as well as standards and regulations in senior care settings.

Huronia Branch co-hosted two candidate town halls and fireside chats

The Huronia Branch partnered with CARP to host two all-candidates town halls.

Discussions focused on funding better home care, transforming long-term care and reducing wait times in hospital emergency departments.

During the first portion of the events, a moderator posed questions to all candidates. The second part of each session involved specific questions from the moderator to each of the candidates in a fireside format to get to know them better.

This event was also recorded by CTV and the Rogers Cable Channel.

Algoma Branch hosted local candidates at AGM

The Algoma Branch invited local Ontario election candidates to attend their AGM.

This event provided an opportunity

Sending letters to all 338 MPs across Canada, demanding action on long-term care



Submitting nearly 300 letters to editors of local news publications



for branch members to meet their local candidates and discuss Federal Retirees' priorities with them.

Connecting with candidates

In addition to these events, Ontario branches — and members — reached out to candidates across the province using a variety of tactics.

The Ottawa Branch, in partnership with the Council on Aging of Ottawa, invited candidates in all eight Ottawa provincial ridings to provide a five-minute video outlining their position and what their party will do for seniors. Candidates were asked to focus on senior health care, long-term care and home care, age-positive well-being and income security. Candidates from all of the invited parties submitted videos, which represented at least one candidate from each riding. For those who didn't provide videos, the branch provided candidate contact information to members instead.

The Hamilton Branch sent letters to all candidates in its 10 ridings, using the template found in the Federal Retirees Ontario election toolkit.

In addition to the work branches did to support the Association's Ontario election campaign, members also sent more than 1,000 letters to candidates and nearly 200 letters to the editors of their local newspapers.

Quebec provincial election

For the 2022 Quebec provincial election, Federal Retirees called on the next Quebec government to commit to a significant investment in care and services for seniors, the implementation of a seniors strategy and the restoration and modernization of the health-care system.

Members across the province got involved to make sure Federal Retirees priorities were heard by all candidates — from joining a live webinar town hall to ask candidates tough questions, to writing to more than 350 candidates and nearly 100 letters to the editor.

Members advocate for improvement to long-term and home care

Improving the health and well-being of Canadians is fundamental to Federal Retirees' mission. And strong home care and long-term care systems are the foundation of our advocacy work calling for the implementation of a national seniors strategy.

Federal Retirees is advocating for governments at all levels to work together to reform older adult care and implement national standards for long-term and home care as part of a

comprehensive national seniors strategy.

This means making sure every MP across Canada hears this message.

Federal Retirees members have sent nearly 18,000 letters to their local MPs demanding older adult care be transformed, demanding that governments address the problems in long-term and home care once and for all and demanding national standards for long-term and home care to ensure equitable and quality care for all Canadians.

Have a story to share?

Do you have a Federal Retirees advocacy success story to share? Send your story to advocacyteam@federalretirees.ca for a chance to be featured in an *Advocacy Spotlight* article on our website, and maybe even in an upcoming issue of *Sage*!

Want to get involved?

Interested in getting involved in Federal Retirees advocacy? Join the Reach 338 team today by visiting federalretirees.ca/joinReach338 or reach out to our advocacy team for more information at advocacyteam@federalretirees.ca. ■

Amy Baldry is advocacy co-ordinator for Federal Retirees.

Generic drugs are good options

Generics approved by Health Canada are an effective alternative to brand-name drugs. But there will be exceptions under the new PSHCP for those who don't tolerate them.

BY YOUR ADVOCACY TEAM

Following nearly 15 years of status quo and several years of negotiations to move the plan forward, the Public Service Health Care Plan (PSHCP) was finally updated when Canada's Treasury Board approved recommendations submitted by the PSHCP Partners Committee, which is a collaborative body that develops joint recommendations to ensure the plan remains effective and sustainable. It had a pensioner representative who worked closely with the Association and its staff



to ensure retired plan members' needs were reflected in the new PSHCP.

In 2017, the Association surveyed approximately 19,000 members about the PSHCP and received nearly 9,000 responses. Members' top priorities were vision care, the elimination of barriers to accessing physiotherapy and massage therapy, better paramedical and hearing aid coverage and improved hospital and emergency travel coverage. The renewed PSHCP delivers on each of those priorities.

Starting July 1, 2023, plan members will have access to many new coverage enhancements, such as vision care, mental health and paramedical coverage. Members will also have an easier time accessing their benefits because many paramedical services will no longer require a prescription for coverage. There will be some new features, such as prior authorization, mandatory generic substitution and some limits on pharmacy fees and how often those are eligible for reimbursement. For more details on how the plan will change, visit www.federalretirees.ca/pshcprenewal.

Mandatory generic substitution

While the numerous benefit improvements are good news, some aspects of the renewed plan are new and members have questions. One example of that is mandatory generic substitution.

In the simplest terms, plans with mandatory generic substitution reimburse drug claims up to the generic price, rather than the price of the brand-name drug. Generic drugs are usually a fraction of the cost of brand-name drugs. Drug co-payments still apply, whereby the plan covers 80 per cent.

Plans are taking steps to address drug costs, which have exploded over the past decade, and there are a few reasons for the increases many plans, including the PSHCP, have seen. For one thing, most newly approved drugs are

in the "specialty" or biologic category, and are very costly. Plans are also identifying where their policies can encourage better spending decisions, such as through the use of cost-effective generics, or visiting pharmacies every three months for some drugs rather than monthly. After all, escalating drug costs mean escalating contribution rates for pensioners.

The widely held view that generic drugs are less effective must be debunked. Generic drugs approved by Health Canada are equivalent to brand-name drugs. They are required to be the same in terms of dosage of the active ingredient, safety, effectiveness, strength, stability, quality and how they're taken.

Some plan members can have an intolerance for the non-active ingredients in generics, such as dyes and fillers, or the drug may not have the desired impact because of those products. That's why we fought for and won an exception process based on medical necessity.

All plan members will have 180 days to make the transition from brand-name drugs. Members who need to continue with brand-name drugs will have their prescribing physician complete and submit a form to the insurance carrier to ensure coverage for the brand-name drug continues. Detailed information will be provided to plan members over the coming months.

What about the PDSP?

With the PSHCP renewed, Federal Retirees is turning its attention to the Pensioners Dental Services Plan (PDSP), which hasn't seen significant improvements since its inception more than 20 years ago. Stay tuned for an updated survey on the PDSP — your input guides pensioner representatives and ensures your concerns are brought forward. ■

For any questions about changes to the PSHCP starting July 1, 2023, please write to pshcp@federalretirees.ca.



Crypto hype costs Quebec pension plans \$150 million

One year after investing in a cryptocurrency lender, the Quebec Pension Plan lost all of its investment. **BY PATRICK IMBEAU**

In October 2021, the Caisse de dépôt et placements du Québec (CDPQ), the organization responsible for investing the funds of the Quebec Pension Plan and other public sector plans in Quebec, invested nearly \$150 million US in cryptocurrency Celsius Network, calling it “the world’s leading crypto lender with a strong management team that puts transparency and customer protection at the core of [its] operations.”

Not even one year later, CDPQ had to write off the entire investment.

For those unfamiliar, cryptocurrency works as a decentralized currency (meaning no central authority, such as a government, controls it). All of the information, such as user exchanges of the currency, is held on a digital ledger called a blockchain, which is duplicated and distributed on computers across the planet. There are several types of

cryptocurrency, the largest ones being Bitcoin and Ethereum.

Celsius, founded in 2017, planned to become the premier lending and borrowing company for cryptocurrencies. Depositors earned high interest rates, way higher than any bank could afford. Users received an 18-per-cent interest rate if they agreed to be paid in CEL, Celsius’ own cryptocurrency. They said they could pay such high rates because they passed along most of their earnings to their customers.

It has later been described as the very definition of a Ponzi scheme — a form of fraud that generates returns for existing investors with money taken from new investors — hidden under slick marketing and crypto hype. Its assets grew to more than \$25 billion in October 2021, but there were storms on the horizon for Celsius and its backers.

In 2022, the crypto market crashed. Celsius began attracting significant scrutiny from securities regulators and its executives were in hot water for their association with individuals accused of money laundering and fraud.

Despite early denials, it was revealed that Celsius had been making high-risk investments with its users’ money through a worldwide trading team. A lawsuit was filed by a former business partner in New York, alleging that Celsius failed to perform basic accounting, endangering customer funds. Their investments did not pan out and it became clear the company was paying more in interest than it could generate. Celsius was insolvent.

In May 2022, all user withdrawals were paused. In July, Celsius filed for bankruptcy. It had \$5.5 billion in total liabilities.

In September, financial authorities in Vermont alleged that Celsius had already been in financial trouble throughout 2020 and 2021. The company had been using new deposits to pay for existing clients’ yields. There are no indications that the CDPQ was aware of these issues at the time, but questions about its lack of due diligence have surfaced.

For its part, CDPQ has said it is looking at its legal options and a senior adviser told the *Financial Post* that “some of our investments, such as the one in Celsius, are not performing as expected.”

Some would call that an understatement. Meanwhile, Federal Retirees actively monitors the Canadian pension landscape. To our knowledge, the CPP and PSPIB have not invested in or plan to invest in cryptocurrency. The CDPQ invests funds for 46 pension plans, including the Quebec Pension Plan. It’s one of the largest funds in Canada, with more than \$390 billion in net assets and the recent writeoff impacts the pension fund of more than two million Quebecers. ■

Patrick Imbeau is an advocacy and policy officer at Federal Retirees.

If the holidays are tough
and you are feeling down
amid the joys of the season,
we see you, we hear you.

Find resources for
Veterans and Family members at
atlasveterans.ca/holidays-2022



atlasveterans.ca





Supporting veterans and their families

The Atlas Institute for Veterans and Families is now up and running, researching the issues and supporting its constituents.

BY V. JOY PAVELICH

The Atlas Institute for Veterans and Families had its genesis in the Veterans Affairs minister's federal mandate letter in 2015. Little was known at the time about exactly how a new centre of excellence being created to support Canadian Armed Forces (CAF) and Royal Canadian Mounted Police (RCMP) veterans and their families would function. It was clear, however, that it represented a new direction and a commitment that came to fruition when funding began in 2017.

Operations formally began in 2019 and since then, the institute has had an exponential impact on the community.

President and CEO Fardous Hosseiny said the first two years were clearly about building the right foundation for this new organization, which aims to support the mental health and well-being of this community. "We knew from a functional perspective that the institute had to be built with the input of veterans and families, so early on we developed a collaborative approach,

including four reference groups for veterans, families, service providers and researchers. By using a co-development, co-creation model, we were able to identify not only the issues, but solutions that will hopefully make support easier to access and service providers more informed about the unique needs of this community. Ultimately, the community informs and guides everything we do."

Hosseiny added that some of the earliest work was to develop a five-year strategic plan through extensive consultation with RCMP and military veterans and their family members as well as service providers and researchers working with this community. "The overarching message that emerged was that veterans and families need to know that we have their back to help create access to safe, meaningful, culturally competent resources and supports to improve health and well-being for themselves and their loved ones."

Since its inception, the institute has made meaningful progress. There has

been limited Canadian-specific research to date, but Atlas has already begun 28 research projects, engaged in more than 14 research partnerships nationally and internationally, published 20 manuscripts with four more submitted for publication. It is building deep partnerships with 24 formal ones established to date and hundreds of stakeholders engaged through project advisories, reference groups and communities of practice and other consultation opportunities.

While not a service provider, through its commitment to excellence, the institute is creating easy-to-access online resources for veterans and families, which include such topics as post-traumatic stress, moral injury, peer support, military sexual trauma, intimate partner violence and suicide among veterans. And, it provides no-cost training to health-care providers who work with the community to create capacity.

Atlas also undertook a research and knowledge gap analysis that identified important issues such as the experiences and needs of women veterans as key research and knowledge mobilization gaps. In response, Atlas recently completed a dialogue series with women veterans intended to contribute to the development of a research project focused on the mental health of women veterans.

As the institute's work ramps up, Hosseiny says there is also a significant value-add for the community to have Canadians better understand what those who serve contribute to our overall society, and the impact this has on themselves and their families. "This goes back to that concept of that comfort that we do indeed have their back. And we will do this by continuing to grow our stakeholder network, our research, our resources and our public presence in support of them." ■

V. Joy Pavelich is the executive vice-president at the Atlas Institute for Veterans and Families.

We're on our annual search

for dynamic individuals with the motivation, knowledge and drive to volunteer as leaders.

Use your experience to make a difference in the lives of 170,000 Association members across Canada.

Serving on the national board of directors is an extraordinary opportunity for anyone who is keen to join the leadership team of an important dynamic national organization.

The national board champions the advocacy work of the organization, including retirement security, a national seniors strategy, veterans' issues and national pharmacare.

Board members are active ambassadors for the Association and are fully engaged in the advancement of its mission.

The Association is committed to building a culturally diverse board and strongly encourages applications from women, former civil servants from all staffing levels, visible minorities, Aboriginal Peoples and individuals with disabilities. Spousal members are also welcome to apply.

What you bring to the role

- Strong teamwork skills
- Ability to learn and adapt
- Strategic planning concepts
- Financial management principles

What you'll do

Board members are expected to practise good governance and be aware of the Association's current policies and advocacy issues. Duties include:

- Attending five in-person board meetings per year, as well as additional teleconference and web meetings as necessary;
- Preparing for meetings in advance to allow for positive participation in discussions;
- Serving on one or more board committees and participating actively in committee work;
- Overseeing the Association's finances and helping the board to fulfil its fiduciary responsibilities; and
- Representing the Association as required and supporting its advocacy and policy positions.

Application process

In 2023, the following five three-year positions will be open for election in five districts: directors from British Columbia and Yukon, Prairies and Northwest Territories, Ottawa and Nunavut, Quebec and Atlantic districts. Nominations for these positions are open.

If you're interested in joining the National Association of Federal Retirees' board of directors and lending your voice to speak for the security of retirement for our members and all Canadians, or if you would like more information, please email elections@federalretirees.ca to contact the nominating committee.

The nominations process closes on March 22, 2023.



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

If you want to make a difference to national retirement security, veterans' rights and health-care policy for older Canadians, we want to hear from you.

For more information, please contact the nominating committee by emailing elections@federalretirees.ca



Be at the decision table

The big-hearted prison guard

Randie Scott has worked with prisoners in Canada as well as Afghanistan and now volunteers for a prisoner rehab group and a veterans' group.

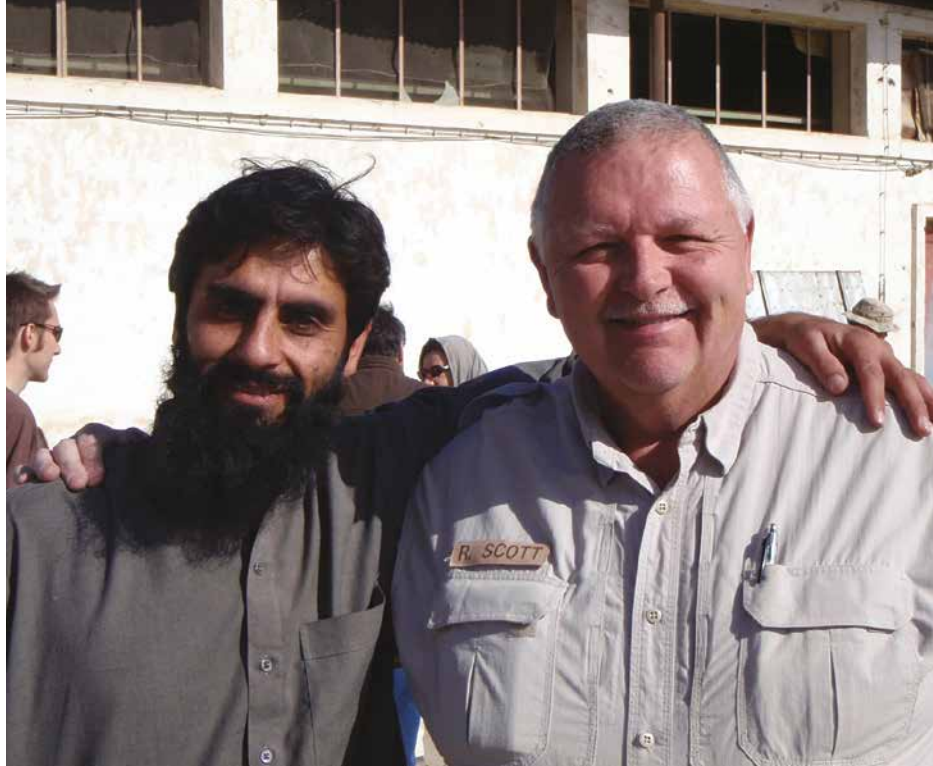
BY MICK GZOWSKI

Randie Scott will happily tell you he met his wife in prison. He spent 35 years with Correctional Services Canada (CSC) and met Diana, an administrative assistant, on the job.

He'll tell you he's been around dangerous serial killers. "I've worked with lots of heinous people," Scott says.

He'll also share that he was part of a team that transformed Vancouver Island's William Head Institution into one that better accommodated Indigenous inmates by incorporating Indigenous programs, culture and practices. But what he's really keen to talk about is Afghanistan and the work he's doing as a retiree living in Abbotsford, B.C.

Scott was one of 23 CSC staff who voluntarily served in Afghanistan between 2002 and 2011, implementing military, reconstruction and humanitarian efforts. He was posted to Kandahar, the volatile birthplace of the Taliban. For a year, he was deputy director at the Sarposa Prison, the largest prison outside Kabul. It housed almost 1,000 inmates, including male prisoners, detainees, women (and often their children) and boys aged 12 to 18. It held common criminals and captured Taliban fighters.



CSC's goal was to modernize the place and teach locals to respect human rights in a war zone. Unarmed CSC staff lived at nearby Camp Nathan Smith, embedded with soldiers who guarded them. On the evening of June 13, 2008, Scott's tent was hit by a shock wave. A tanker truck driven by suicide bombers had detonated, decimating the gate and tower and leaving a five-metre crater in the ground. The blast blew out windows 500 metres away. Seven Afghan colleagues died and 900 prisoners escaped during the attack.

"Many of [those] inmates had been tried, convicted and sentenced," Scott says. "They didn't want to leave. They wanted to finish their sentences and get out legitimately."

The event was pivotal for Scott, who discovered the assistant warden's son died in the attack. Scott promised him the Canadians would stay, rebuild the prison and redouble their training. With that promise, the warden cried on his shoulder.

Since 2009, many Afghan employees have taken advantage of Canada's offer of immigration. Scott had become friends with some translators who not only helped CSC staff communicate with their Afghan counterparts, but also saved lives by scanning cellphone signals for

danger on missions. On his return to Canada, Scott kept in touch with them and became part of Canadian Walk for Veterans, a group that raises awareness of the plight of former Canadian employees during foreign missions.

One Afghan friend and family visits the Scotts regularly and asked them to be their children's godparents. The Scotts agreed, adding them to their own blended family of seven sons.

Scott has volunteered for Federal Retirees as a director, health benefits officer, vice-president and finally branch president. He is now a branch director and technology adviser.

His volunteer work also includes his position as board secretary for the Long-Term Inmates Now in the Community (LINC) Society whose Emma's Acres farm in Mission, B.C., gives produce to the needy and sells the rest to raise money for victims of crime. Its volunteer staff are mainly former inmates and victims of crime.

Soon, he'll start working with a Vancouver Island non-profit to replicate Emma's Acres there.

"It seems like the right thing to do," he says. ■

Mick Gzowski is a writer based in Aylmer, Que.

Randie Scott, right, is shown in Afghanistan with Mohammad Hassan Khan in 2008. Khan now lives in Canada and Scott and his wife are godparents to his children.

The latest news



Wanted: board leaders

The National Association of Federal Retirees is led by an active board of 14 retired federal public servants from all levels of government, the RCMP and the Canadian Armed Forces. They come from across the country and each is connected to a regional branch. The board of directors is dedicated to the Association's mission: to significantly improve the quality and security of retirement for our members and all Canadians. The calibre of our directors is critical to maintaining our credibility and voice. Serving on the board is an extraordinary opportunity for anyone passionate about leading a large organization with 79 branches from coast to coast to coast. In addition to standard responsibilities, board members are active advocates and ambassadors for the organization in their

regions. There are five three-year board positions open for election in 2023. We are seeking nominations for directors in British Columbia and Yukon; the Prairies and Northwest Territories; Ottawa and Nunavut; Quebec; and Atlantic districts.

The Association is committed to building a culturally diverse board and strongly encourages applications from women, former civil servants from all staffing levels, visible minorities, Aboriginal Peoples and individuals with disabilities. Spousal members are also welcome to apply.

If you would like more information or are interested in joining the board and lending your voice on retirement security for members and all Canadians, please contact the nominating committee by email at elections@federalretirees.ca or visit federalretirees.ca. The nominations process closes on March 22, 2023.

Hélène Nadeau is the vice-president of the board of Federal Retirees. Photo: Dave Chan

2023 membership fees

The Association's 2023 membership dues will be as follows:

	YEAR	MONTH
Single	\$52.56	\$4.38
Double	\$68.28	\$5.69

This represents a 2.4 per cent increase based on the indexation rate that became effective Jan. 1, 2022. The new rates apply to memberships that run from Jan. 1, 2023, to Dec. 31, 2023. For more information, please contact our membership services team at service@federalretirees.ca or 1-855-304-4700.

Pension indexing rate for 2023

Effective Jan. 1, 2023, the indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges' pensions will be 6.3 per cent. Federal Retirees was instrumental in establishing pension indexation back in 1970. More information on the calculation of this index can be found at federalretirees.ca in the News and Views section.

Taxpayers' ombudsperson

Did you know Canada has a taxpayers' ombudsperson (TO) to represent their rights? Working independently of the Canada Revenue Agency (CRA), the TO not only reviews CRA-service-related complaints, but also ensures CRA respects eight of the 16 rights found in Canada's Taxpayer Bill of Rights. In addition, it can influence change by sending recommendations directly to CRA, the minister of National Revenue, and the minister and chair of the Board of Management.

François Boileau was named ombudsperson in October 2020 and

brings more than 30 years of expertise in oversight, investigation and governance to the position. Prior to this, he served as French language services commissioner and as an independent officer of the Ontario Legislative Assembly for 12 years.

For more information or to file a complaint, visit <https://www.canada.ca/en/taxpayers-ombudsperson.html> or call toll-free 1-866-586-3839.

Volunteer internationally with WUSC



Are you looking for an opportunity to use your expertise in a meaningful and impactful way? Your professional experience might make a significant difference to youth around the world when you volunteer internationally with WUSC, a Canadian non-profit organization that receives federal government funding to foster youth-centered solutions for improved education, economic and empowerment

opportunities in developing countries.

WUSC is looking for volunteers with skills in business development and management, entrepreneurship, youth programming, gender equality and social inclusion, program evaluation, communications, information technology, human resources, resource mobilization, climate change and more.

Volunteering internationally can help you gain a new understanding of what's happening outside of Canada's borders while having a positive impact on the lives of others. Visit www.wusc.ca for more information.

Collette upgrades service to francophone members

Association preferred partner Collette travel is pleased to announce that it has negotiated an agreement with the Quebec-based travel company Tours Chanteclerc Inc. to offer services to our francophone members. Stay tuned for further details as they become available.

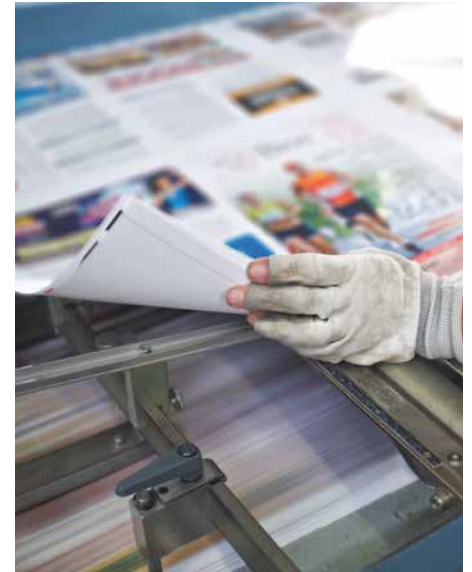
Member wins groceries for a year



Congratulations to Chantale Brassard, winner of Johnson Insurance's Win Groceries for a Year contest. Brassard, a member of the Quebec branch who joined the Association in

2015, qualified for the contest after requesting a no-obligation insurance quote for a chance to win. Brassard was awarded a cash prize of \$15,000 for her efforts in October — just in time for the holiday season.

Sage paper update



The global paper shortage continues to impact the production of Sage magazine, with challenges expected to persist through to the end of 2023. The good news is that the shortage is less acute than it was a year ago and — after unprecedented increases — prices for paper and ink are starting to stabilize. The uncertainty of COVID-19 and its effect on those who do their best to



federalretirees.ca
retraitesfederaux.ca

Association celebrates 60 years

In 2023, we mark our 60th anniversary, and we can't wait to honour our evolution into one of Canada's most influential seniors' organizations. We'll pay homage to our legacy, celebrate our future with a new digital publication that will complement Sage and offer additional content, treat our members to a spectacular travel contest and celebrate locally with branch special events and initiatives. Watch for updates in next year's Sage.



The Last Post Fund's National Field of Honour in Pointe-Claire, Que.

print and deliver Sage, will continue to impact delivery, but we will do our best to mitigate these challenges.

Last Post Fund

The Last Post Fund is a national not-for-profit that is committed to ensuring no Canadian veteran is denied a dignified funeral, burial and military gravestone.

More than 160,000 veterans from across Canada have received assistance from the organization to date, with more than 22,000 finding their final resting place at its National Field of Honour, a national military cemetery it owns and operates in Pointe-Claire, Que. For more information on the fund or to donate, visit lastpostfund.ca or call 1-800-465-7113.

Phoenix claims

A reminder for former federal government employees: Submit your claim for general Phoenix damages and the late implementation of the 2014 collective agreements today. The application process is quick and easy. Visit ow.ly/YSl050K4oTh for more information. ■

National Association of Federal Retirees and Arbor Alliances

As a member of the National Association of Federal Retirees, making your funeral and cemetery plans is now a little easier and economical when you choose Arbor Memorial, Canada's leading family of arrangement providers.

Save 10% on funeral and cemetery plans when made in advance*

10% savings

Save 5% on funeral and cemetery plans made at the time of death

5% savings

PLUS! FREE Family Registry Estate Planner™

To pre-plan your funeral and cemetery arrangements call 1-877-301-8066 or visit ArborAlliances.ca today

Arbor Memorial Inc.

* Excluding crypts, offered at 5% discount when purchased in advance

Your branch in brief

In-person branch events can now resume as long as branches follow public health protocols. Note, however, that rules are continually changing, so for the latest updates, watch for emails from your branch, visit its website or phone. To add your email to our lists, visit federalretirees.ca/email-capture. Or, contact our member services team at 613-745-2559, ext. 300, or toll-free at 1-855-304-4700.

British Columbia

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fsnavan@shaw.ca

BC09 VICTORIA-FRED WHITEHOUSE


c/o Royal Canadian Legion
Branch 292
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BC10 SOUTH OKANAGAN

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BC11 OKANAGAN NORTH

206-3808 35 Ave.
Vernon, B.C. V1T 2T9
(250) 542-2268
federalretirees.ca/northokanagan
fsna11@telus.net

Christmas luncheon meeting: Dec. 18,
Army and Navy Hall, 2500 46 Ave., Vernon
— \$15 

AGM and elections: Feb. 19, Army and
Navy Hall, 2500 46 Ave., Vernon, details
TBD by email, see branch website for info

BC12 KAMLOOPS

P.O. Box 1397 STN Main
Kamloops, B.C. V2C 6L7
(250) 571-5007
kamloopsoffice@gmail.com

AMM: Feb. 8, 11 a.m. 730 Cottonwood
Ave., Kamloops

BC13 KOOTENAY

396 Wardner-Fort Steele Rd.
Fort Steele, B.C. V0B 1N0
(250) 919-9348
federalretireeskootenay@gmail.com

Luncheon and AMM: April 18, noon,
Heritage Inn ballroom, Cranbrook, B.C.



Volunteers wanted: secretary, Zoom
tech assistant

BC14 SIDNEY AND DISTRICT

P.O. Box 2607 STN Main
Sidney, B.C. V8L 4C1
(250) 385-3393
federalretirees.sidneybc@gmail.com

BC15 PRINCE GEORGE


P.O. Box 2882 Station B
Prince George, B.C. V2N 4T7
federalretirees.ca/princegeorge
princegeorgebranch@federalretirees.ca

**Christmas and volunteer recognition
luncheon:** Dec. 12, 1 p.m., D'Lanos Family
Restaurant, 1515 Victoria St., Prince
George — **RSVP**

Alberta

AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W.
Calgary, Alta. T2P 1B2
(403) 265-0773
federalretirees.ca/calgary
calgarybranch@federalretirees.ca

**General meeting and CRA presentation
(Zoom):** Feb. 24, see branch report for
info, details TBD by email — 

LEGEND

For detailed information,
contact your branch.



— Food will be served.



— Guest speaker.



— There is a charge for members and/or
guests. Dollar amounts presented with
a slash, \$15/\$20 for example, indicate
member/non-member pricing.

RSVP — RSVP is required; deadline
indicated by date. Contact
the noted telephone
number or email address.

AB17 EDMONTON

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(780) 413-4687
(855) 376-2336
federalretirees.ca/edmonton
edmonton@federalretirees.ca

AB18 SOUTHERN ALBERTA

Nord-Bridge Senior Centre
8-1904 13 Ave. N.
Lethbridge, Alta. T1H 4W9
(403) 328-0801
nafr18@shaw.ca

AB19 RED DEER

c/o D. Neis
5436 47 Ave.
Sylvan Lake, Alta. T4S 1H1
(403) 556-3581
federalretirees.ca/reddeer
reddeerfederalretireesass@gmail.com

AB20 MEDICINE HAT AND DISTRICT

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(403) 952-7110 (voicemail/text)
medicinehatbranch@federalretirees.ca

AB21 BATTLE RIVER

17124 Township Rd. 514
RR2, Ryley, Alta. T0B 4A0
(780) 663-2045
cvhyde@mcsnet.ca

AB92 LAKELAND

P.O. Box 1391, STN Main
Cold Lake, Alta. T9M 1P3
(780) 594-3961
louethel@telusplanet.net

Volunteers wanted: president, treasurer, membership chair, phone committee chair, communications director, director

Saskatchewan**SK22 NORTHWEST SASKATCHEWAN**

161 Riverbend Cres.
Battleford, Sask. S0M 0E0
(306) 441-1819
tbgs@sasktel.net

SK23 MOOSE JAW

c/o Jeff Wall
267 Wellington Dr.
Moose Jaw, Sask. S6K 1C5
(306) 693-3848
mcwall@sasktel.net

SK24 REGINA AND AREA

112-2001 Cornwall St.
Regina, Sask. S4P 3X9
(306) 359-3762
nafr@sasktel.net

SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main
Saskatoon, Sask. S7K 3S9
(306) 374-5450
(306) 373-5812
federalretirees.ca/saskatoon
saskatoon@federalretirees.ca

SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 211
Candle Lake, Sask. S0J 3E0
(306) 314-5644
gents@sasktel.net

SK29 SWIFT CURRENT

847 Field Dr.
Swift Current, Sask. S9H 4H8
(306) 773-5068
leyshon@sasktel.net

Manitoba**MB30 WESTERN MANITOBA**

311 Park Ave. E.
Brandon, Man. R7A 7A4
federalretirees.ca/western-manitoba
westernmanitoba@federalretirees.ca

Volunteers wanted: contact branch for more info

MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave.
Winnipeg, Man. R3K 2H9
(204) 989-2061
nafrwpg@mymts.net

MB32 CENTRAL MANITOBA

12 Radisson Ave.
Portage La Prairie, Man. R1N 1A9
(204) 856-0662
r1n1a9gj@gmail.com

MB91 EASTERN MANITOBA

P.O. Box 55
Pinawa, Man. R0E 1L0
(204) 753-8402
nafr-mb91@hotmail.com
ttveiv@mts.net

Ontario**ON33 ALGONQUIN VALLEY**

P.O. Box 1930
Deep River, Ont. K0J 1P0
(613) 735-4939 (president)
fsnaalgonquinvalley.com
vhulley@nrtco.net
avb.on33@gmail.com

ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd.
P.O. Box 84018
Oakville, Ont. L6H 5V7
(905) 858-3770
(905) 824-4853
federalretirees.ca/peel-halton
nafrtreasureron34@gmail.com

ON35 HURONIA

80 Bradford St., Barrie, Ont. L4N 6S7
1-855-304-4700
federalretirees.ca/hurononia
hurononia@federalretirees.ca

ON36 BLUEWATER

P.O. Box 263 STN Main
Sarnia, Ont. N7T 7H9
(226) 886-6599
federalretirees.ca/bluewater
bluewaterbranch@federalretirees.ca

Recruitment and engagement event:

Feb. 22, noon, — \$ 🍴 RSVP

Volunteers wanted: treasurer, volunteer recruitment and engagement director, French translator

ON37 HAMILTON AND AREA

14 Highland Park Dr.
Dundas, Ont. L9H 3L8
(905) 627-3827
hamiltonarea@federalretirees.ca

LEGEND

For detailed information, contact your branch.



– Food will be served.



– Guest speaker.



– There is a charge for members and/or guests. Dollar amounts presented with a slash, \$15/\$20 for example, indicate member/non-member pricing.

RSVP – RSVP is required; deadline indicated by date. Contact the noted telephone number or email address.

ON38 KINGSTON AND DISTRICT

P.O. Box 1172
Kingston, Ont. K7L 4Y8
1-866-729-3762
(613) 542-9832 (information)
federalretirees.ca/kingston
nafrkingston@gmail.com

ON39 KITCHENER-WATERLOO AND DISTRICT

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(519) 742-9031
federalretirees.ca/kitchenerwaterloo
kitchenerwaterloo@federalretirees.ca

ON40 LONDON

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(519) 439-3762 (voicemail)
londonbranch@federalretirees.ca

ON41 NIAGARA PENINSULA

P.O. Box 235
Jordan Station, Ont. L0R 1S0
(905) 562-5414
nafsecretaryniabranh41@outlook.com

ON43 OTTAWA AND INTERNATIONAL

2285 St. Laurent Blvd., Unit B-2
Ottawa, Ont. K1G 4Z5
(613) 737-2199
nafottawa.com
facebook.com/nafottawa
info@nafottawa.com

ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main
Peterborough, Ont. K9J 7Y4
(705) 786-0222
jabrown471@outlook.com

ON45 QUINTE

132 Pinnacle St. (Legion)
P.O. Box 20074
Belleville, Ont. K8N 3A4
(613) 968-7212
quintebranch@federalretirees.ca

ON46 QUINTRENT

77 Campbell St.
Trenton, Ont. K8V 3A2
(613) 394-4633
federalsupernet@bellnet.ca

Office temporarily closed. Phone calls,
mail and email accepted.

ON47 TORONTO AND AREA

P.O. Box 65120 RPO Chester
Toronto, Ont. M4K 3Z2
(416) 463-4384
fsna@on.aibn.com

ON48 THUNDER BAY AND AREA

P.O. Box 29153 RPO McIntyre Centre
Thunder Bay, Ont. P7B 6P9
(807) 624-4274
nafrmb48@gmail.com

ON49 WINDSOR AND AREA

207A-1995 Normandy St.
Lasalle, Ont. N9H 1P9
(519) 982-6963
nafron49weck@gmail.com

ON50 NEAR NORTH

P.O. Box 982 STN Main
North Bay, Ont. P1B 8K3
(705) 498-0570
nearnorth50@gmail.com

ON52 ALGOMA

P.O. Box 167
Echo Bay, Ont. P0S 1C0
(705) 248-3301
lm.macdonald@sympatico.ca

ON53 OTTAWA VALLEY

P.O. Box 20133
Perth, Ont. K7H 3M6
(343) 341-2687
federalretirees.ca/ottawavalley
ottawavalley@federalretirees.ca

ON54 CORNWALL AND DISTRICT

P.O. Box 28
Long Sault, Ont. K0C 1P0
1-855-304-4700
federalretirees.cornwall@gmail.com

ON55 YORK

865 Shefford Rd.
Ottawa, Ont. K1J 1H9
1-855-304-4700 (general)
(905) 505-2079 (branch)
federalretirees.ca/york
federalretirees.york@gmail.com

ON56 HURON NORTH

34 Highland Cres.
Capreol, Ont. P0M 1H0
(705) 618-9762
federalretirees.ca/huron
huronnorth56@gmail.com

Quebec**QC57 QUEBEC**

162-660 57^e rue O.
Quebec, Que. G1H 7L8
1-866-661-4896
(418) 661-4896
anrf-sq.org
facebook.com/retraitesfederauxquebec
anrf@bellnet.ca

Holiday happy hour: Dec. 21, 5 p.m. —
visit branch website for info

Breakfasts: Dec. 28, Jan. 25, Feb. 22,
8:30 a.m., Normandin Restaurant,
986 Bouvier St., Quebec — 🍴

Saguenay-Lac-Saint-Jean Sub-branch

La Baie breakfasts: Jan. 3, Feb. 7,
March 7, 9 a.m., Lucerne Restaurant,
1302 rue Bagot, La Baie — 🍴

Alma breakfasts: Dec. 28, Jan. 25,
Feb. 22, 9 a.m., Pacini Restaurant,
1000 boul. des Cascades, Alma — 🍴

Volunteers wanted: secretary to the
board, finance director

QC58 MONTREAL

300-1940 Boul Henri-Bourassa E.
Montreal, Que. H2B 1S1
(514) 381-8824
anrfmontreal.ca
facebook.com/retraitesfederauxmtl
info@anrfmontreal.ca

Free conferences: details TBD by email

QC59 CANTONS DE L'EST

1871 rue Galt O.
Sherbrooke, Que. J1K 1J5
(819) 829-1403
info@anrf-cantons.ca

QC60 OUTAOUAIS

115-331 Boul. de la Cité-des-Jeunes
Gatineau, Que. J8Y 6T3
(819) 776-4128
admin@anrf-outaouais.ca

LEGEND

For detailed information,
contact your branch.



— Food will be served.



— Guest speaker.



— There is a charge for members and/or
guests. Dollar amounts presented with
a slash, \$15/\$20 for example, indicate
member/non-member pricing.

RSVP — RSVP is required; deadline
indicated by date. Contact
the noted telephone
number or email address.

QC61 MAURICIE

C.P. 1231
 Shawinigan, Que. G9P 4E8
 (819) 537-9295
 (873) 664-5625 (event info)
 federalretirees.ca/mauricie
 anrf.mauricie@gmail.com
 anrf-mauricie.adhesion@outlook.fr
 activites.anrf.mauricie@gmail.com

QC93 HAUTE-YAMASKA

C.P. 25 SUCC Bureau-Chef
 Granby, Que. J2G 8E2
 (450) 915-2311
 haute-yamaska@retraitesfederaux.ca

New Brunswick**NB62 FREDERICTON AND DISTRICT**

P.O. Box 30068 RPO Prospect Plaza
 Fredericton, N.B. E3B 0H8
 (506) 451-2111
 federalretirees.ca/fredericton
 facebook.com/branchnb62
 naffred.nb62@gmail.com

NB63 MIRAMICHI

P.O. Box 614 STN Main
 Miramichi, N.B. E1V 3T7
 1-855-304-4700
 smithrd@nb.sympatico.ca

NB64 SOUTH-EAST NB

281 St. George St.
 P.O. Box 1768 STN Main
 Moncton, N.B. E1C 9X6
 (506) 855-8349
 (506) 386-5836
 fsnasenb64@gmail.com

General meeting and election: Jan. 27,
 Royal Canadian Legion, War Veterans Ave.,
 Moncton, guest speaker TBD — \$5 🍴 👤
RSVP

AGM: Feb. 25, Royal Canadian Legion, War
 Veterans Ave., Moncton — \$5 🍴 🗳️ **RSVP**

NB65 FUNDY SHORES

P.O. Box 935 STN Main
 Saint John, N.B. E2L 4E3
 (506) 849-2430
 fsna65@gmail.com

NB67 UPPER VALLEY

4-105 Lewis P. Fisher Lane
 Woodstock, N.B. E7M 0G6
 (506) 594-1194
 gloglaw@gmail.com

NB68 CHALEUR REGION

2182 Ch. Val-Doucet
 Val-Doucet, N.B. E8R 1Z6
 (506) 764-3495
 japaulin@rogers.com

Nova Scotia**NS71 SOUTH SHORE**

100 High St., P.O. Box 214
 Bridgewater, N.S. B4V 1V9
 1-855-304-4700
 nafrrs71pres@gmail.com

NS72 COLCHESTER-EAST HANTS

c/o Gene Bell
 203-63 Pictou Rd.
 Bible Hill, N.S. B2N 2R9
 (902) 893-0543
 (902) 957-0545
 colchester-easthants@federalretirees.ca

NS73 NOVA SCOTIA CENTRAL

503-73 Tacoma Dr.
 Dartmouth, N.S. B2W 3Y6
 (902) 463-1431
 nafrr@bellaliant.com

NS75 WESTERN NOVA SCOTIA

Box 1131
 Middleton, N.S. B0S 1P0
 (902) 765-8590
 federalretirees.ca/western-nova-scotia
 nafrr75@gmail.com

NS77 CAPE BRETON

P.O. Box 785
 Sydney, N.S. B1P 6J1
 (902) 562-6541
 (902) 539-4465
 ve1ars@eastlink.ca

NS78 CUMBERLAND

P.O. Box 303
 Parrsboro, N.S. B0M 1S0
 (902) 661-0596
 gerard.cormier@ns.sympatico.ca
 carose1948@gmail.com

NS79 ORCHARD VALLEY

P.O. Box 815 STN Main
 Kentville, N.S. B4N 4H8
 1-855-304-4700
 tandrcross@outlook.com

NS80 NORTH NOVA

P.O. Box 924 STN Main
 New Glasgow, N.S. B2H 5K7
 (902) 485-5119
 margaret.thompson@bellaliant.net

Prince Edward Island**PE82 CHARLOTTETOWN**

P.O. Box 1686 STN Central
 Charlottetown, P.E.I. C1A 7N4
 1-855-304-4700
 federalretireescharlottetown@gmail.com

PE83 SUMMERSIDE

194 Spruce Way
 O'Leary, P.E.I. C0B 1V0
 (902) 214-0475
 summersidepe83@gmail.com

Newfoundland and Labrador**NL85 WESTERN NEWFOUNDLAND AND LABRADOR**

P.O. Box 128
 Howley, N.L. A0K 3E0
 (709) 639-5350
 wayneronaldbennett@gmail.com

NL86 CENTRAL NEWFOUNDLAND

132A Bayview St.
 Twillingate, N.L. A0G 4M0
 (709) 884-2862
 wlkjenkins@personainternet.com

NL87 AVALON-BURIN PENINSULA

P.O. Box 21124 RPO MacDonald Dr.
 St. John's, N.L. A1A 5B2
 (709) 745-4517
 richard.sparkes@nf.sympatico.ca

General meeting: Jan. 18, 2 p.m. Royal
 Canadian Legion, Blackmarsh Rd., St. John's
 — 👤

AMM: March 15, 11 a.m. Royal Canadian
 Legion, Blackmarsh Rd., St. John's — 🍴 👤

Volunteer needed: director at large

LEGEND

For detailed information,
 contact your branch.



— Food will be served.



— Guest speaker.



— There is a charge for members and/or
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 a slash, \$15/\$20 for example, indicate
 member/non-member pricing.

RSVP — RSVP is required; deadline
 indicated by date. Contact
 the noted telephone
 number or email address.

Cross Canada roundup

1 Orchard Valley branch president Ted Cross and his wife, Rosalind, represent the Association at a farmer's market.



2 On hand for a team photo at the New Westminster District Labour Council Labour Day Picnic in September are, seated, from left, Thelma Graham and Bernd Hirsekorn of Surrey's Fraser Valley West branch; Bev Segal and Linda Schiefke from the Vancouver branch, standing, from left, Raj Couhan, NDP speaker for the B.C. legislature, and Burnaby City Councillor James Wang.



3 The Hamilton and Area Branch took part in the International Day of Older Persons event at Hamilton City Hall in October. Staffing the Association's booth were, from left, branch president Mike Walters, advocacy director John Wiggins and Dave Miller, director of outreach and marketing.



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In memoriam

BC01 CENTRAL FRASER VALLEY

Jean Hodgins
Gary Kitchen
Gladys Thompson

BC02 CHILLIWACK

Gilbert Dunne
Marlene Nash
Lenora Seanor
Mel Wells

BC06 NORTH ISLAND-JOHN FINN

Georgina Dalton
Gary Flath
Helen Ford
Elizabeth Gilchrist
Albert Golem
Erwin Kruger
Len Kychynski
Barbara MacKenzie
Robert I. Sibbald
Ross Vandament
George Wedge

BC07 CENTRAL OKANAGAN

Maureen Bird
Robert Burchinshaw
George Johnston
Beverley Kilburn
Pearl King
Ronald Maclaren
Ken McDuff
Larry Rankin
Agnes Shewring
Grace Watt
Philip Zachary

BC09 VICTORIA-FRED WHITEHOUSE

Isobel Assad
Sally Ann Avery
George Baker
Donald Bold
Jackie Gregson
Marie Jeffery
Anne Henderson

Judith Kowal
Donald Leppard
Jay Lucas
Mecheslaw (Micky) Majocho
Frank May
Judy Max

Dennis McCarthy
Vernon Murison
Lucille Redman
Barbara Roberts
C. J. Underwood
Connie Walker
Annette Wetherly

BC12 KAMLOOPS

Elizabeth Winetta Palmer
Jeanine Parker
Wayne Scissons

BC14 SIDNEY AND DISTRICT

David Conn
Robert (Bob) Day
Gerry Kingwell
Judy McLelan
Charles Nesbitt
Poul Poulsen
Lewis (Lew) Rogers
Kurt Sprungmann
William (Bill) Taylor

AB20 MEDICINE HAT AND DISTRICT

Urstla Klassen
Douglas Rayner

AB92 LAKELAND

Teresa (Ann) McGovern

MB30 WESTERN MANITOBA

J. Broughton
Grant L. Hooke
Violet Jean Leblanc
Kay Mosiuk
Robert A. Naegeli

Earl J. G. Pawchuk
Isobel Robertson
A. J. Sneesby
Dolores Rae Sneesby
R. G. Warnett

MB31 WINNIPEG AND DISTRICT

Margaret Ashcroft
Lloyd Burnham
May Dawley
William Empke
Ernest Neil Fraser
Lorne Jamison
Leonard King
Arthur Kopp
Louise Lamb
Ellen McIntosh
Alan Matheson
Eugenie Meakings
Merle Mutch
Catherine Paterson
Jocelyne Poirier
Wally Romaniuk
Margaret Morris
Roberta Watson

MB91 EASTERN MANITOBA

Peter Cliche
Ernest Okrainec
Victor Popple
Roy Ticknor
Rodney Zink

ON36 BLUEWATER

Marie Findlay

ON38 KINGSTON

John W. Bonser
Keith Crouch
T. Keith Grills
Elizabeth Howard-Hinton
Katherine Pottle

ON43 OTTAWA

Marion Armstrong
Paul Robert Brisson

Hilda Gervin
William John (Bill) Gervin
Richard Charles (Dick) Mackay
Malcolm MacLeod
Peter E. Woods

ON47 TORONTO AND AREA

Margaret Bernard
Zen Buriaynk
Edward Saunders
G. F. Lynch

ON55 YORK

Abhilash Bhachech
Walter R. Gold
Louise Kindree
Roger Kindree
G. F. Kuntz
Margaret D. Mason
James A. W. McCulloch
Doreen Murphy
Clifford (Harry) Wilkinson
Joseph Shaykewich

ON56 HURON NORTH

Heinrich Knodt

ON46 QUINTRENT

Daniel Bourassa
Ted Bush
Joan Cassidy
Erika Coffin
Joanna Dunn
Keith Flett
Cherrie Gilliland
Hazel Howard
Thomas Jordan
Robert Lafortune
Lloyd Lambert
William Martell
Roy Pigden
Rick Reid
Gail Scheller

Robert Shaw
Ed Smith
Andrea Suba
Joseph Tremblay
Sheila Trenholm

QC57 QUEBEC

Michel Côté
Réal Dubé
Jacques Lapointe
Gabriel Mager
Jacques Thériault
P. R. J. Turgeon

QC58 MONTREAL

Claude Archambault
Y. Bélanger
Michel Bélanger
Normand Bernier
Michel Charbonneau
Anne Connolly
Claire Guenet
L. Hervieux
Madeleine Juneau
Bernard Larochelle
Pierre Laviolette
Yvonne G. Leblanc
Gilles Lepage
Diane Lincourt
Donald McClintock
Georges Naggiar
Pierre Poitras
Charles Rosset
Julien St-Louis

QC61 MAURICIE

Henri Boivin
Daniel Flageole
Francine Gilbert

NB64 SOUTH-EAST NEW BRUNSWICK

Joan Ester Donald
Margaret E. Estabrooks
William (Bill) Goobie
Rosemary Haney
George F. Ross

NB65 FUNDY SHORES

Eric Janes
Howard May
Lawrence Totton
Muriel Wilson

NS75 WESTERN NOVA SCOTIA

Jessie Cloutier
Shirley Comeau
Kathryne Durling
Lynne Eakins
Erma Green
Richard Tipert

NS80 NORTH NOVA

Betty Jennex

PE82 CHARLOTTETOWN

Verna J. Bishop
Alan W. Douglas
M. Elizabeth Cannon
K. Vaughn Jelliffe
Daniel J. Kennedy
Charles Larivee
Morton W. Lyons
Marguerete (Margo) A. MacDonald
Robert J. MacDonald
Paul I. MacFarlane
Margaret MacLean
S. Miles Matheson
A. William McMicken
Donna L. McMonagle
G. Gordon Tweedy

PE83 SUMMERSIDE

Denis Bright
Gerald Kieran
James Thain



Reminder — you still have time to refer a member for your chance to win

The Mega Recruitment Drive will continue to accept referrals until **Dec. 31**. Simply refer an eligible member for your chance to win one of 13 great prizes, including the grand prize — **\$10,000 cash** — courtesy of Johnson Home and Auto Insurance. We thank everyone who has already submitted one or more referrals. Indeed, there is no greater recruitment tool we have than you, our dedicated members. Thank you for helping us by spreading the word about the association throughout your networks. We will draw for all prize winners in January 2023. Good luck!

Give the gift of membership this holiday season

Not sure what to give that person who already has everything? Do you know someone who is retiring soon and want to get them that perfect retirement gift? Federal Retirees is pleased to provide our members the option of offering eligible candidates a gift of membership.

Please note that gifts of membership are only available by phone. Current and retired members of the federal public service, the Canadian Armed Forces, the RCMP and federally appointed judges, as well as their spouses and survivors, are all welcome to join Federal Retirees today.

Simply call us toll free 1-855-304-4700, ext. 223, and we will set everything up for you.



Please note — anyone who purchases a gift of membership will automatically receive a ballot for the Mega Recruitment Drive Prizes!

Renew your membership

1. Your membership is automatically renewed when you have your dues deducted from your monthly pension cheque (DDS).
2. We send members who pay by credit card or cheque a letter advising them that it's time to renew.

To pay by credit card:

Log on to federalretirees.ca

To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

National Association of Federal Retirees
865 Shefford Rd.
Ottawa, Ont. K1J 1H9

For assistance or to change your payment method to DDS, please do not hesitate to call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at (613) 745-2559.

2023 membership fees

	YEAR	MONTH
Single	\$52.56	\$4.38
Double	\$68.28	\$5.69

How to sign up?

1. Visit federalretirees.ca and click on the Join menu.
2. Call our membership team toll free at 1-855-304-4700, ext. 300 or in Ottawa at (613) 745-2559.

Contact us

Have you moved or changed your email address recently? Email us your updated information to service@federalretirees.ca or call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at (613) 745-2559.

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Call us at **1.855.304.4700** to place your order today or visit federalretirees.ca/gift for more information.



National Association
of Federal Retirees Association nationale
des retraités fédéraux

*The recipient must be collecting
or paying into a federal pension.

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The National Association of Federal Retirees and Johnson know you're thinking of travelling more. So, wherever you decide to take your next trip, make sure your travel insurance is packed too. With MEDOC Travel Insurance, coverage includes:

- \$10 million in medical coverage*
- Coverage for COVID-19 related medical emergencies
- **NEW Effective Sept 1, 2022:** Trip cancellation, interruption, and delay coverage¹ is available if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.

As always, for often less than the cost of purchasing single trip insurance², enjoy an unlimited number of trips³ during the policy year, plus many benefits exclusive to members of the National Association of Federal Retirees.

Johnson insurance is a proud sponsor of the Federal Retirees Mega Recruitment Drive.

Give Johnson a call at 1.855.428.8744 or visit johnson.ca/MEDOC to get a quote and finalize your coverage. Johnson is ready when you are.

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